

MERCHANTS' ASSOCIATION

REVIEW

VOLUME VI.

Nos. 61 to 72

From September 1901 to August 1902.

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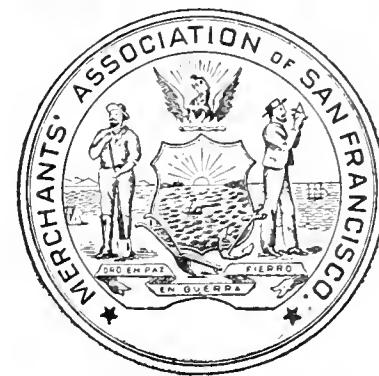
MERCHANTS' ASSOCIATION



REVIEW

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NO. 61.

MUNICIPAL LESSONS FROM VIENNA AND BUDAPEST.

PREPARED FOR THE "REVIEW" FROM PERSONAL OBSERVATIONS
By Colonel E. A. DENICKE.

In the days of the Romans, and for many centuries after, the inhabitants of cities crowded together for self protection beyond high walls and deep moats. Consequently, in Vienna, as in other old European cities, many streets are narrow and crooked,—often so narrow that vehicles going from opposite directions cannot pass each other. The changes incident to modern times have rendered these fortifications unnecessary. The high walls have been leveled and the deep moats have been filled in.

THE RING. Where there were bastions, cannon and drawbridges, trees were planted and lawns laid out. Where the old moats once stood in Vienna, there is now a beautiful street, retaining the name "Graven." Where the high wall once stood there is now "The Ring," a splendid avenue entirely encircling the old or inner city. "The Ring" is planted with trees, in places five parallel rows deep. Between these rows there are ear-racks, carriage-ways and walks. Elegant public and private buildings line both sides of "The Ring" throughout. This beautiful avenue is so wide that it often gives the appearance of a succession of public squares than that of a street. It gives free breathing space to the residents of the overcrowded inner city.

THE CAPITOL AND THE CITY HALL. Stretched upon "The Ring" are some of the finest modern buildings, notable among which are the Capitol and the City Hall. In my opinion, the former is one of the most imposing buildings in the world. In front of it is an open space of about six hundred feet. The City Hall is built in pure Gothic style, and covers about three times the space of our City Hall. It has a tower over three hundred feet high. The entire building is constructed of solid stone, and costs about \$6,000,000. It stands far enough back from "The Ring" to have a fine park in front. This magnificent building can be seen, where not hidden by trees or shrubs, a mile and a half away, from its foundation to the weather-cock.

OTHER NOTABLE BUILDINGS. On "The Ring" are also the Opera House and Burgtheatre, both of which are subsidized by the state and are among Vienna's greatest attractions. Two great national museums of natural history and of art are also located on "The Ring," as well as the Palace of Justin with its grand inner staircase, the University, the School and Museum of Natural Art and many others. All of these imposing structures are right in the very heart of the metropolis.

MUNICIPAL PUBLIC GARDENS. In the very center of the city are also the Stadtgarten and the Volksgarten. Both of these parks are of considerable dimensions and kept in model style. Parts of these gardens are let to private parties for restaurants and concerts, upon condition that no fence shall divide their space from the rest of the gardens; thus permitting the public to enjoy without charge daily concerts paid for by the tenants.

PRIVATE GARDENS OPEN TO THE PUBLIC. A steam railroad owned by the city and state takes one from the inner city to the Park and Schloss, an extensive park kept in the old French style. Here is also the zoological garden and conservatory. Many of the noble and rich families throw open their gardens to the public. Just now the Rothechild's gardens and conservatory can be seen for a small admission fee, which is contributed to the poor of the city.

BUDAPEST, THE CAPITAL OF HUNGARY. Budapest is one of the most beautiful and best appointed cities on the globe. To the world at large, it is the least known of all the important cities of Europe. Its growth has been phenomenal. During the past fifty years Budapest has grown from a town of less than 100,000 to a metropolis of nearly 700,000 inhabitants. Unlike Vienna, a large part of the city has been newly laid out. Here, as well as in Vienna, every effort is made to plan and construct attractive streets, and to plant them with shade trees. An excellent illustration is the Koenigsgasse, a

thoroughfare wider by half than our Market street. This avenue is planted with six rows of trees. An electric road runs on either side with driveways between, walks on the outside and the grand promenade in the center. As Budapest lies on both sides of the Danube, it has many fine bridges, both of stone and of cable.

A BEAUTIFUL CITY ISLAND. At the upper end of Budapest is the divinely beautiful Margareta Island, the private property of one of the arch-dukes, but which has been given to the people as a public resort. It is not possible in this limited article to describe the marvelous beauties of this spot. A fellow traveler and retired major-general of the German army, who has spent many years in travel, said that this little island was the most beautiful park in the world. One of the largest stone bridges crossing the Danube forks nearly in the middle, one prong running to the island, so that the people of either shore have access to the thermal springs, free concerts, and good and cheap restaurants of this beautiful island.

STREET RAILWAYS. Street transportation has been kept under control by the municipality. A tramway system pays street rentals and large taxes. Fares are fixed by law. Reduced rates are given to working people in the morning and evening. At the expiration of the franchise, the street railway lines and their equipment will become the property of the city, Budapest enjoys the most advanced and perfect appliances in electrical street transit.

QUAYS AND PROMENADES. Magnificent stone quays and broad promenades extend for miles along each side of the Danube. Many palatial buildings line the water front, with frequent open spaces in which are effectively placed statues of some of the great men of Hungary. The inner city is surrounded by a ring of boulevards, which in turn is surrounded by a larger ring, lined with fine buildings for a distance of several miles.

ANDRASSY STREET. The pride of the citizens of Budapest is Andrassy Street, probably the handsomest thoroughfare in Europe. It is a broad boulevard, two miles long and perfectly straight. A wide central drive-way is paved with wooden blocks on a solid concrete foundation. Narrower driveways of square-cut stone blocks are next to the sidewalks, while an equestrian graveled course lies between the central and outer driveways. Imposing buildings of varied architecture, houses with front gardens of a uniform width and beautiful villas lining both sides of this grand boulevard at regular intervals combine in presenting a magnificent spectacle.

PERTINENT OBJECT LESSONS. My object in writing about tree-planted streets, accessible parks, fine public buildings, subsidized theatres and museums, is to emphasize the fact that the municipalities of these old cities are continually endeavoring to make their cities more pleasant and attractive to their own citizens as well as to tourists from all parts of the world. The visitors to these cities bring millions of dollars annually to swell the coffers of the hotelkeepers and business men. Frequently one hears the tourist remark: "I ought to have gone long since, but it is so pleasant here that I cannot make up my mind to leave." This object lesson, so far as San Francisco is concerned, should be heeded.

SOME TIMELY SUGGESTIONS. When the big Redwood Basin Reservation has been selected by the State in Santa Cruz County, smooth, hard and clean roads should be constructed to and through it. A regular line of stages or coaches, at reasonable rates, should run from the city, up one day and down the other, with good meal stations on the road and in the Reservation. Advertise these attractions well and I think the result will be a surprise. I would also suggest the building of steel frame and glass concert pavilions in our public squares, where concerts should be given semi-weekly, not only for tourists, but also for our own overworked citizens, who would greatly benefit by a little relaxation after working hours.

E. A. DENICKE.

Vienna, July 19, 1901.

WHAT THE COMMERCIAL MUSEUM SHOULD DO FOR SAN FRANCISCO.

WRITTEN EXPRESSLY FOR THE "REVIEW" BY
EUGENE GOODWIN, Director of the Pacific Commercial Museum.

FUTURE OF PACIFIC OCEAN COMMERCE.

The signs of the times point with no uncertain finger to the early development and enlargement of Pacific Ocean commerce, unless the judgment of many men prominent in many walks of life is biased and founded on false theories. We read of it in the newspapers, we hear it talked of in the street, and if we take the trouble to investigate we find that the actual facts in regard to the present commerce of the Pacific and its increase during the past ten years will warrant that assumption, when taken into consideration in connection with the march of recent events. But all this judgment of men capable of forming sound opinions and looking into the future is not confined to talk. On the contrary, many active minds and large amounts of capital are being utilized in devising ways and means and acquiring information preparatory to the exploitation of the markets of the Pacific. This is seen in the present capital invested in trans-Pacific lines of steamships, in their projected enlargement and in the plans being made for new ones; in the mighty struggle we have recently witnessed between the enormous aggregations of capital to control transcontinental lines of railroads; in the extension of steamship lines to this coast from South America, Europe and elsewhere, and, last of all, the active measures being taken by many of San Francisco's merchants to extend the sale of their goods abroad. Surely these are practical demonstrations of belief, for "money talks."

But what practical part may a commercial museum take in this widespread interest in foreign markets, and how can such an institution help San Francisco and the coast?

INTEREST IN EXTENDING OUR FOREIGN COMMERCE.

It was not until ten years ago that general attention was given in the Eastern manufacturing centers of the United States to foreign markets for their products, for their home market was a broad one and susceptible of development. But the enormous development of manufacturing, the increasing competition at home, the efficient work of our consuls abroad in reporting on trade opportunities, and the arousal of a spirit of expansion in business in emulation of England and Germany in their achievement of new and enlarged markets, developed a new interest in the possibilities of foreign markets for American products and a general effort was made for the exploitation of these new fields.

In their approach to these new consumers, manufacturers and merchants were confronted by new conditions and requirements of trade, new methods of credits, packing, styles of goods, etc., information in regard to which had to first be acquired before they could hope to successfully and intelligently compete with foreign manufacturers.

The organization of the Commercial Museum at Philadelphia about this time provided a source of information on these new conditions not before available to American manufacturers without the large expense attendant upon the maintenance of agents abroad. The Philadelphia Museum soon became a distributing center of information not only for merchants and manufacturers in the United States, but for foreign merchants, and the name of the city of Philadelphia became known in foreign countries as a commercial center, to an extent not before possible. The Pacific

Commercial Museum will help do the same for San Francisco.

It may be fair to state that the development of general interest in foreign trade in the East ten or twelve years ago is analogous to the present situation on the Pacific Coast, in many respects. In the march of the world's events, in the extension of our territory on the Pacific and because of the gradual restriction of that section of the western country for which San Francisco has been the distributive center, our merchants naturally look across the ocean for new and enlarged fields for their goods, but find themselves confronted by new conditions and customs, a lack of information as to the requirements and resources of the new people they hope to make consumers of their goods, and of the best markets for their particular products.

VALUE OF A COMMERCIAL MUSEUM.

It is here that the Pacific Commercial Museum, when fully organized and developed, will supply the deficiency of knowledge.

Through its agents in Pacific Ocean countries, its collections of samples, its numerous trade journals from abroad, its foreign and domestic consular reports and its careful study of trade conditions by means of other avenues of information open to it, the museum will be a valuable source of knowledge to the exporter. Special efforts will be made to assist in broadening the foreign markets for California products, and while the first interests of the museum are naturally in that direction, the governors have mapped out for it a broad policy under which the organization is not to be a local one, but rather one by means of which a broader knowledge of the countries of the Pacific may be open to the merchants and manufacturers of the United States. No one can doubt that such a policy is for the best interests of San Francisco and the State, when he considers that California or the Coast is not yet a great manufacturing center, and that until that time shall come we must be satisfied to be distributors of many products of Eastern manufacture.

Under the influence of broadened and increasing markets on the Pacific, and of a better knowledge of the resources of the countries bordering on the Pacific Ocean, the attention of capitalists is now being directed to the Pacific Coast, and to San Francisco in particular, and, unless all indications fail, this movement will steadily increase.

China, with its annual importation of merchandise of nearly two hundred millions in value, and with the possibilities of indefinite extension when affairs shall have become settled there, and through the opening of new treaty ports; the trade of the Philippine Islands, now aggregating forty-eight millions per annum, of which the United States has heretofore enjoyed but a very small portion; the field for American goods in Eastern Siberia, as yet undeveloped; the new interest of the coast in the trade of the west coast of South America through the establishment of increased and favorable transportation facilities—all these facts and conditions point to the future increase of activity of Pacific Ocean commerce.

The establishment of the Pacific Commercial Museum, through the energy and foresight of the business men of San Francisco cannot but help to shape the natural course of events in the attraction of trade and capital to this port. Through its influ-

ences, the foreign merchant in South America, or China, or Siberia, desiring to make connection with an American firm in any line of trade, will apply to the museum for information and guidance. The American exporter desiring information in regard to new fields for his goods will seek the facilities the San Francisco organization may have to offer in that direction, and with the increase of trade across the Pacific, will come additional commercial prestige to San Francisco; an appreciation of its geographical advantage as a distributive point and the establishment of new industries near the people who are to be the consumers of their products.

It is not contended that an organization of this character will bring trade unaided to our manufacturers and merchants, for that can only be done, be it in foreign or domestic fields, by energetic and practical efforts on the part of the exporter.

Our merchants are awakening to an appreciation of the fact that the distribution of catalogues and price lists alone will not bring the trade of foreign consumers to them, but that efficient representatives must be sent to the consumer, branch houses maintained or at least proper local agents appointed if they hope to compete with the English and German houses now so largely represented in the Orient and South America. With the knowledge that the business is there, there should be no hesitation in pursuing these methods if an extension of business be desired, and the Pacific Commercial Museum will be a valuable adjunct to the exporter in the inauguration and maintenance of these foreign connections.

PHILIPPINE EXHIBIT.

The commercial exhibit of the products of the Philippine Islands, and of the manufactured articles sold therein, principally by England, Germany and Spain, now being collected there for the Pacific Commercial Museum by its agent, largely assisted by the efficient work of Professor Plehn, on behalf of the museum, will be the first of its kind in the United States, and it is believed will attract the attention of manufacturers and capitalists throughout the United States. Supplemented by the latest available commercial information possible to gather, it will show, for instance, to the manufacturers of furniture, a source of supply for cabinet and other woods now eagerly sought for; to mining men a new and possible source of supply of precious metals and of coal, petroleum, etc. It will likewise show our manufacturers and producers the class of goods sold and consumed by the eight and one-half millions of people on these islands, their cost and selling prices, whether the consumers are the whites, natives or Chinese, and all the conditions surrounding the introduction of American goods for consumption there. With the inauguration of the new tariff for these islands and the peaceable settlement of conditions there now progressing so satisfactorily, there can be no doubt of a profitable field for the American exporter.

The future plans for the museum provide for similar exhibits and information on the products and goods consumed in South America, Mexico, Australasia, China, Japan, Siberia and Central America, so that a full knowledge of the possibilities for each line of goods in these foreign fields of commerce may be readily gained by reference to the museum.

EUGENE GOODWIN.

San Francisco, August 20, 1901.

TRANS-MISSISSIPPI COMMERCIAL CONGRESS.

REPORT OF WILLIAM M. BUNKER,

Delegate from San Francisco.

San Francisco has a special interest in the irrigation and Asiatic trade issues. This interest is greater than most of us realize. The value of this trade and of the movement for reclaiming the arid lands of the Trans-Mississippi region is better appreciated by the people of the Western, Middle, Eastern and Southern States than by ourselves. These distant States envy us our favoring proximity to the Orient, envy us our fruitfulness, envy us the assured results of arid land reclamation, and yet as the indirect beneficiaries of a larger Asiatic trade and the colonization of our arid land they are eager for the colonization of the lands and the expansion of the trade.

As delegate from San Francisco and the commercial bodies to the Trans-Mississippi Commercial Congress, held at Cripple Creek, Colorado, from July 16th to July 20th, I was impressed by the dignity, earnestness and intelligence of the gathering and the solidity and sound sense of its work. Twenty-two of the twenty-five Trans-Mississippi States and Territories were represented in an attendance reaching 700. Nine Governors, several United States Senators and as many National Congressmen were on the floor.

My sole regret was the failure of California to send a large delegation. When I saw the strong delegations from other States and Territories (there were forty delegates from Texas), and noted the dash and enthusiasm of these large delegations, my State pride was hurt. Nor was this feeling a mere matter of sentiment with me. In the bustle and business of these large delegations I saw evidences of the force that carries communities to the front and keeps them in the eye of the world. My consolation lay in the fact that most delegates conceded the brilliantly conspicuous position of our city and State with respect to the Asiatic trade future. Even in the face of this concession I fail to see how we can afford to sleep on the privileges of our position. Neglected advantages might as well not exist.

The prime subject of the session was national irrigation. The various phases of the issue were discussed in detail. Until recently popular belief limited public interest in irrigation to the Far West. In the Congressional debate it transpired that the East, to the Atlantic coast, has a direct interest in the reclamation of the arid lands in the Trans-Mississippi region. The present importance of the irrigation issue, and the fact that it comes before the next National Congress, will account for my irrigation comments.

At the banquet in honor of the Chicago Commercial Club at the Mark Hopkins Institute of Art, last March, A. C. Bartlett, of Hibbard, Spencer, Bartlett & Co., made a specially felicitous and forcible speech. In the course of his remarks he said:

"The world is at the feet of California. Only one thing is lacking—a sufficient supply of water. And I say to you that when the time comes for you to make a demand on Washington that this be remedied, the commercial men, your guests, can be relied on to do all in their power for you. With this remedied, I believe it is impossible for the Pacific Coast to be anything else than a Garden of Eden."

Mr. Bartlett's irrigation statement did not appeal to me until I heard the irrigation debate in the Trans-Mississippi Congress. Then, and not

till then, did I see the import of the national irrigation movement. And only then did I realize that the movement shows more force and fibre in the East than in most parts of the Pacific Slope.

The irrigation issue is so fascinating in its material aspects, and so directly concerns this community, that I am tempted to present a few pertinent facts and figures. The study of precipitative data on the high ridges gives a close approximation as to the supply that will be available for purposes of irrigation. Therefore the flood waters once stored, actual irrigation will be comparatively easy. The interest of San Francisco in a national irrigation policy lies in the fact that such a policy successfully pursued means a large addition to the fertile territory commercially tributary to the city. Storage reservoirs in the Sierras would reclaim arid lands and, through the incidental control of flood waters, permit the cheap, easy and permanent reclamation of overflowed lands in and along the Sacramento and San Joaquin Rivers. While traveling on the steamer from Stockton to Sacramento in June last, members of the House Committee on Rivers and Harbors were profoundly impressed by the fertility of the reclaimed land in and beside the rivers and sloughs, and said that it was regretable that floods should impair the integrity of the river channel and undo the work of reclaimers. Reservoirs built to store the flood waters of the Spring months would largely do away with flood disasters, and also, by minimizing the rush of Spring waters, assist in protecting the river channels.

My personal experience in Asiatic countries enabled me to view the irrigation issue from a new standpoint. At the request of several delegates I gave my ideas in resolutions that were unanimously adopted. In these resolutions I associated irrigation with the possibilities of Asiatic trade. While in China, Japan and Siberia, I was struck with the fact that the people of those countries must depend more and more on the United States for food stuffs. Japan is a very little larger than Montana, and yet has a population about half that of the United States. All the available ground in Japan is tilled. China, one-third larger than the United States, has six times our population. The policy of the Russian government is of necessity to increase the Russian population of Eastern Siberia, although the area of tillable soil in that vast region is comparatively limited. Up to this time the Eastern Siberians have been unable to meet the demand for food stuffs in their own market, and after a personal inspection of the country I have no hesitation in saying that the larger the population of Eastern Siberia the greater will be the demand from that region for food products of other countries. Recalling the possibilities of irrigation we should also bear in mind that Arizona is as large as the Philippine Archipelago.

Among other resolutions favoring national irrigation the Trans-Mississippi Congress adopted the following:

Resolved, That we urge upon the American people and the Congress of the United States the overshadowing importance and necessity of the adoption of the National irrigation policy as ad-

vocated by the National Irrigation Association for the reclamation and settlement of the arid region of the United States: (a) the preservation of the forests as sources of water supply, and (b) the building of reservoirs by the National Government for storing the flood waters of the West as recommended in the Chittenden report, and also (c) the construction of great reservoirs and main line canals by the National Government wherever necessary to furnish water for the reclamation and settlement of the arid public lands so as to bring the water within reach of settlers and the holding of such lands for actual settlers only, under the Homestead Act, who will go upon the land and build their homes there, thus opening up opportunities for millions now homeless, and giving to every one who wants it a chance to get a home on the land, thereby creating a dense population in the arid region, which will enormously increase the home market for the products of all our Eastern factories, and contribute to the general prosperity of the entire country.

There is one special reason why the national government should interest itself in irrigation in the West which does not apply to the East, and that is, that the national government owns two-thirds of the whole western half of the United States, which is practically an uninhabitable waste to-day, and which could, by the carrying out of a national policy of irrigation, be reclaimed and settled by a dense population, so that the result of this governmental policy would be the actual creation of a country where none before existed, and this within our own borders, and where every new citizen and new dollar of wealth created would strengthen our national resources and power.

The Congress indorsed the Marysville impounding dam project, favored sugar cane and beet cultivation in the Trans-Mississippi region, called for an improved Consular service, the restoration of our merchant marine, the improvement of navigable rivers and harbors, urged the laying of a Pacific cable to the Orient, indorsed the Nicaragua canal and adopted many other excellent measures. The addresses betrayed careful study and were in good taste.

The activity of the gentlemen representing various sections in the Trans-Mississippi region satisfied me that in the acute struggle for prestige and trade San Francisco cannot afford to neglect any chance to safeguard its commercial interests. During the debate on a motion to appoint a Congressional Committee to attend the coming session of the National Congress and look after the legislation advocated by the Trans-Mississippi Congress the fact came out that nearly all the large cities in the Trans-Mississippi region are permanently represented at Washington by a commercial agent who keeps in close touch with Congressional and Department proceedings and actively co-operates with the Congressional delegation.

The thought occurred to me, again and again, during the session of the Congress at Cripple Creek, that situated as we are, on the rim of the continent, far from the seat of National Government, we do not realize how actively and successfully other States, both Eastern and Western are making their influence felt in the official circles of Washington. We do not realize this fact as we should, or if we do we fail to take the measures this fact suggests.

WILLIAM M. BUNKER.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

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Thos. Day Co.	
CHARLES BUNDSCHE	First Vice-President.
Gundlach-Bundschu Co.	
ANDREW M. DAVIS	Second Vice-President.
The Emporium.	
O. D. BALDWIN	Treasurer.
O. D. Baldwin & Son.	
C. S. BENEDICT	Benedict & Turner.
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W. J. DUTTON	Fireman's Fund Insurance Co.
M. GREENEBAUM	Greenebaum, Weil & Michels.
MARSHAL HALE	Hale Bros.
A. J. McNICOLL	A. J. McNicoll & Co.
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EDWARD B. POND	San Francisco Savings Union.
W. P. REDINGTON	Redington & Co.
A. H. VAIL	Sanhorn, Vail & Co.
F. H. WHEELAN	Southern Pacific Milling Co.
J. RICH'D FREUD	Secretary and Attorney.
L. M. KING	Ass't Sec'y and Supt.

STANDING COMMITTEES.

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MARSHAL HALE	A. H. Vail.

PUBLICITY AND PROMOTION.

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FOSTER P. COLE	W. P. REDINGTON,
W. J. NEWMAN	F. H. WHEELAN.

TRADE AND FINANCE.

ANDREW M. DAVIS	Chairman.
O. D. BALDWIN	W. J. DUTTON,
C. S. BENEDICT	M. GREENEBAUM.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W. 124 Sutter
Barrow, Wade, Guthrie & Co. Mills Bldg
Langdon, Walter G. Mills Bldg

ADVERTISING.

Barnhart & Swasey 42 Second
Dodge, Al. Co. The. 411 Emma Spreckels Bldg

ADVERTISING CARDS.

Stuparich Mfg. Co., The. 141 Fremont
AGENTS.

Bancroft, Paul. History Bldg
Sanderson, Geo. R. 238 Montgomery
Taylor, H. H. Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co. 209 Market
Hooker & Co. 16 Drumm
Osborne & Co., D. M. 15 Main

ARCHITECTS.

Curlett, Wm. 314 Phelan Bldg
Curtis, John M. 126 Kearny
Maggs, Herbert B. 36 Flood Bldg
Mooser, William & Son. 19 Grant Ave
Polk, Wm. 532 Market
Reld Bros. Claus Spreckels Bldg
Shea & Shea. 26 Montgomery
Swain, E. R. Crocker Bldg

ART GLASS.

California Art Glass, B. & C. Works....
.... 120 Second

ART GOODS.

Cohen, H. 19 Grant Ave
Gump, S. & G. 113 Geary
Kennedy-Raljohn Art Co. 19 Post
Sanborn, Vail & Co. 711 Market

Schussler Bros. 27 Grant Ave
Vickery, Atkins & Torry. 224 Post

ARTIFICIAL STONE PAVING.

Gray Bros. 228 Montgomery
ASBESTOS COVERINGS.

Do Solla-Deussing Co. 129 Spear
McDearmon & Co. 422 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co. 3 California
ASPHALTUM ROOFERS.

Bonnet, B. & Son. 100 Montgomery Ave

ASSAYING.

Price, Thos. & Son. 524 Sacramento
AUCTIONEERS.

Chase, Fred H. & Co. 1732 Market
Dinkelspiel, J. S. & Co. 115 Bush
Ordway, W. C. Cor. 6th and King
Spear, E. S. & Co. 31 Sutter

BAGS, HALIE ROPE AND BURLAP.

Gulf Bag Co. 7-9 Front
Schmidt, J. & Co. 115 Drumm

BAKERIES.

Prost & Komsthoef. 336 Third
Slurkins & Thorp. 106 Erie

BANKS AND BANKERS.

American Bank & Trust Co. 200 Montgomery
Anglo-Californian Bank, Limited. 200 Sansome

Bank of California. 400 California
Cal. Safe Deposit & Trust Co.
Montgomery and California

Canadian Bank of Commerce.
California and San Fran-

Columbian Banking Co. C. Spreckels Bldg
Crocker-Woolworth National Bank of

San Francisco. 600 Market

Donohoe-Kelly Banking Co. 100 Montgomery

German Savings & Loan Society. 526 California

Germania Trust Co. 42 Montgomery

Hibernia Savings & Loan Society.

McAllister and Jones

London & S. F. Bank, Ltd. 424 California

London, Paris & American Bank, Lim-

ited. Sutter and Sansome

Mercantile Trust Company of San Fran-

cisco. 236 Bush

Murphy, S. G. First Nat. Bank

Mutual Savings Bank of San Francisco.

.... 33 Post

Nevada National Bank of San Francisco

.... 301 Montgomery

Savings and Loan Society. 101 Montgomery

S. F. Savings Union. 532 California

Security Savings Bank. 222 Montgomery

Wells, Fargo & Co's Bank. Sansome & Market

....

BAR FIXTURES.

Flincke, Oscar. 501 Fifth

BARBERS' SUPPLIES.

Deckelman Bros. 106 Ellis

Will & Finek Co. 818 Market

BARREL MANUFACTURERS.

California Barrel Co. 327 Market

BAZARS.

Emporium and Golden Rule Bazaar. Market

BEER BOTTLERS.

Enterprise Bottling Co. 2745 Sixteenth

Fredericksburg Bottling Co. 1510 Ellis

BELTING—LEATHER.

Cook, H. N. Belting Co. 317 Mission

Heins, Alex. 87 Fremont

BICYCLES.

Allen, I. P. 301 Larkin

American Bicycle Co. 304 McAllister

Christoffer, C. M. 501 Stanyan

Leavitt & Bill. 309 Larkin

Pope Manufacturing Co. 52 First

Varney, T. H. B. 1331 Market

BILL POSTERS.

Owens, Varney & Green. Market and Tenth

BOILER WORKS.

Eureka Boiler Works. 113 Mission

BOLT MANUFACTURERS.

Payne's Bolt Works. 121 Howard

BOOK BINDERS.

Hicks-Judd Co. 23 First

Phillips Bros. 505 Clay

BOOKS AND STATIONERY.

American Tract Society. 16 Grant Ave

Cunningham, Curtiss & Welch. 319 Sansome

Elder & Shepard. 238 Post

Hammond, J. D. 916 Washington

Hanak & Hargens. 107 Montgomery

Mitchell, E. H. 225 Post

Payot, Upham & Co. 204 Pine

Robertson, A. M. 126 Post

S. F. News Co. 242 Geary

Tauzy, J. 238 Kearny

BOOTS AND SHOES.

Buckingham & Hecht. 225 Bush

Cahn, Nickelsburg & Co. 129 Sansome

Dietle, Chas. 235 Bu. b

Heim, F. L. 234 Stockton

Kast & Co. 738 Market

Kast-Glanville Shoe Co. Acad. of Sciences Bldg

Koenig, F. 123 Kearny

Kutz, The G. M. Co. 103 Mission

Maier, Chas. 524 Kearny

Miller, M. & Co. 2149 Mission

Nolan Bros. Shoe Co. 812 Market

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

NUMBER OF MEMBERS SEPTEMBER 1, 1901 - - 1288.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS = = Merchants' Association of New York

Nolan, J. C. & Co. 541 Market
Philadelphia Shoe Co. 10 Third
Rosenthal, Feder & Co. 11 Sansome
Rosenthal's Inc. 107 Kearny
Siebe Shoe Co. 130 Main
Sommer & Kaufmann. 28 Kearny
Sullivan, J. T. 20 Fourth
United Workingmen's Boot & Shoe Co. 18 Second

Williams-Marvin Co. 569 Market
Young, George H. 117 Bush

Hofmann & Woenne. 735 Market
Katz, F. & Sons. California Market
Poly, Heilbron & Co. 339 Kearny
Stone, Leon D. & Co. 236 Sixth
Taaffe, Wm. & Co. 1537, 15th Ave. South

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co. 730 Mission

CAPITALISTS.

Bishop, Chas. R. 530 California
Center, John. N. E. cor. 16th and Shotwell

Dean, Walter E. 81 Nevada Block

Denman, James. 2318 Steiner

Ehrenpfort, Wm. 801 Fillmore

Gage, W. S. 330 Market

Hayward, Alvinza. 532 Market

Hopkins, E. W. 324 Pine

Hopkins, Timothy. Mills Bldg

Levy, H. M. 41 Nevada Block

Moore, A. A. Jr. Claus Spreckels Bldg

Phelan, Jas. D. Phelan Bldg

Schmid, John A. 425 Ellis

Spreckels, Claus. 327 Market

Spring Valley Water Works.

..... Geary and Stockton

Thompson, R. R. 503 California

CARPENTERS AND BUILDERS.

McLerie, H. J. 312 Church

Murray, S. C. 632 Howard

Robinson & Gillespie. 337 Sutter

CARPETS.

Cordes, W. F. Emporium

Gullixson Bros. 955 Market

Hulse, Bradford & Co. 760 Mission

Schluter & Volberg. 217 Sutter

Sperling & Stolzenwald. 2010 Mission

Walter, D. N. & E. & Co. 529 Market

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works. 703 Valencia

Cal. Carpet Cleaning Works. 329 Guerrero

CHEMICAL WORKS.

California Chemical Works..... San Bruno Road and 27th
Western Chemical Co..... 3214, 25th

CHEMISTS.

Curtis, J. M. & Son..... 123 California
CHEWING GUM MANUFACTURERS.
American Chicle Co..... 27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co..... 1340 Market
CHINA DECORATORS.

Perley, M. E..... 24 Post
CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co..... 617 Sansome
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Pascoe, J. C..... 305 Battery
Weule, Louis..... 418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben..... 101 Powell
Aubin, Aug. H..... 1 Grant Ave

Blaskower, M. & Co..... 223 Montgomery

Bradt, Jacob..... 415 Battery

Carter, Dan P..... 812 Market

Drinkhouse, J. A. Co..... 225 Battery

Gurst, M. A. & Co..... 203 Kearny

Heyneman, Herman..... 204 Sacramento

Judell, H. L. & Co..... 314 Sacramento

Lane & Connelly..... 201 Market

Langstader, I. S..... 401 Kearny

Lewis, Wm. & Co..... 24 California

Michalitschke Bros..... 410 Market

Michalitschke, Chas..... 101 Grant Ave

Ordenstein, Max..... 322 Battery

Plagemann, H. & Co..... 314 Sansome

Rinaldo Bros. & Co..... 300 Battery

Schoenfeld, Jonas..... 508 Washington

Schmidt & Bendixen..... 3 Market

Wertheimer Co., The..... 3 Battery

Willard Bros..... 636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The..... N. E. cor. Jessie and Ecker
CIRCULAR DISTRIBUTORS.

Well, W. M. Co..... 106 Pine
CLEANSING COMPOUND.

Utica Cleansing Compound Co..... 21 Spear

CLOAK AND SUIT HOUSES.

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Columbia Cloak and Suit House..... 1022 Market

Davidson, D. M. & Co..... 52 First

Golden Gate Cloak and Suit House..... 1230 Market

Kelly & Liebes..... 120 Kearny

Messager, E..... 145 Post

Stein, J. H. & Co..... 716 Market

CLOTHING DEALERS.

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Brown Bros. & Co..... 121 Sansome

Frank Bros..... 533 Kearny

Hirsch Bros..... 221 Montgomery Ave

Hirsch, L. & Co..... 927 Kearny

Hoffman, Rothschild & Co..... 11 Battery

Jewell, G..... 530 Kearny

Keilus, Chas. & Co..... 132 Kearny

Mandel, Pusch & Wiener..... 125 Sansome

Merle, L. V..... 6th and Mission

Neustader Bros..... 133 Sansome

Prager, A. J. & Sons..... 557 Market

Raphael's..... 9 Kearny

Roos Bros..... Kearny and Post

Summerfield & Roman..... Fifth and Market

COAL DEALERS.

Allen, Chas. R..... 144 Steuart

Brooks, Peyton H..... Mills Bldg

Campbell, Arthur C..... 524 Second

Cornwall, P. B..... 204 Front

Fritch, Geo..... 110 East

McMann, Wm. S. W. cor. Polk & Washington

Middleton, John..... 309 Stockton

Morton, Thomas..... 674 Kearny

Oregon Coal & Navigation Co..... Broadway and East

Rosenfeld's John, Sons..... 202 Sansome

San Francisco & San Joaquin Coal Co.....

515 Safe Deposit Bldg

Stafford, W. G. & Co..... 214 East

Walnwright & Easton..... 131 Folsom

Wilson, J. C. & Co..... 900 Battery

CODFISH DEALERS.

Union Fish Co..... 24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co..... 117 Washington

Armsby, J. K. & Co..... 138 Market

Biagi, D. & Co..... 520 Sansome

Caffrey, John..... 21 Sutter

California Product Co..... 124 California

Christy & Wise Com. Co..... 327 Sansome

Cutter & Mosely..... 302 California

Dallman, L. & Co..... 226 Clay

DeBernardi, D. & Co..... 409 Front

Dempster & Son..... 320 Sansome

Dennison, W. E. & Co..... 123 California

Detels, M. P..... 218 California

Dodge, Sweeney & Co..... 114 Market

Doyle, H. & Co..... 511 Clay

Duffy, J. J. & Co..... 304 Washington

Eveleth-Nash Co..... 422 Front

Field Mercantile Co..... 111 Front

Freitas, M. T. & Co..... 325 Front

Gall, A. Fruit Co..... 516 Sansome

Garcia & Maggini..... 100 Washington

Getz Bros. & Co..... 111 California

Gray & Barbieri..... 309 Washington

Greenway, E. M..... Bohemian Club

Griffin & Skelley Co..... 132 Market

Guggenheim & Co..... 118 Davis

Haight, Fred B..... 212 Front

Hansen, John R. & Co..... 310 Davis

Heckmann, H. & Co..... 400 Davis

Hilmer & Bredhoff..... 36 California

Horstmann & Bruns..... 221 Clay

Hulme & Hart..... 10 Davis

Hume, R. D. & Co..... 421 Market

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Biagi, D. & Co..... 520 Sansome

Caffrey, John..... 21 Sutter

California Product Co..... 124 California

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MERCHANTS' ASSOCIATION REVIEW, SEPTEMBER, 1901.

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
Chase, W. W. Co.....1938 Market
Ellis, H. C. & Co.....105 Steuart
Goss, Chas. E.....2100 Misalon
Meyer, Albert.....2303 Geary
Moore, Ferguson & Co.....310 California
Morrow, Geo. & Co.....303 California
Peters & Cowie.....591 Sixth
Scott & Magner.....615 Sixth
Somers & Co.....564 Sixth
Vermeil, J. L.....Seventh and Brannan

HEATING AND VENTILATING.

Royal Heating Co., Inc.....210 Mason

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel.....Bush, near Kearny
Colonial Hotel.....Pine & Jones
Gallagher, John P.....Langham Hotel
Holm & Saxtorph, Baldwin House.....30 Ellis
Hotel Bella Vista.....1001 Pine
Hotel Rafael.....San Rafael
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
Stewart, M. & C.....431 Ellis
St. Nicholas.....Market and Hayes
Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co.....22 Second

ICE DEALERS.

Consumer's Ice Co.....420 Eighth
Merchants' Ice and Cold Storage Co.....212 Clay
Union Ice Co.....735 Fourth

INSURANCE.

Ahpe & Bruckman.....209 Sansome
Alliance Assurance Co.....416 California
Baggs & Stove.....411 California
Berthau, Ceser.....423 California
Butler & Hewitt.....413 California
Com'l Union Assurance Co.....416 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Dornin, Geo. D.....Sansome and Bush
Fidelity & Casualty Co.....Mutual Life Bldg
Fireman's Fund Insurance Co.....401 California
Forbes, A. B. & Son.....Mutual Life Bldg
Grant, Geo F.....221 Sansome
Gutte & Frank.....303 California
Herold, Rudolph, Jr.....415 California
Ins. Co. of North America.....412 California
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins. Co., The.....422 California
Manheim, Dibbern & Co.....217 Sansome
Milwaukee Mechanics' Ins. Co.....410 California
Nathan & Kingston.....501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co.....312 California
Norwich, Union Fire Ins. Society.....314 California
Pacific Mutual Life Ins. Co. of California.....
Montgomery and Sacramento
Pacific Surety Co.....Safe Deposit Bldg
Parker, Chas. M. T.....214 Pine
Potter, Edward E.....322 Montgomery
Preferred Accident Insurance Co.....Mills Bldg
Shields, A. M.....Crocker Bldg
Transatlantic Fire Ins. Co.....213 Sansome
Turner, Geo. W.....315 Safe Deposit Bldg
Voss, Conrad & Co.....204 Sansome
Waller, L. P. F.....405 Montgomery
Watt, Rolla V.....Pine & Sansome

IRON WORKS.

California Iron Yard.....640 Second
Morton & Hedley.....234 Fremont
Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....211 Post
Nippon Company.....403 Geary
Solomon, C., Jr.....122 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansom
Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
Barth, Rudolph.....141 Post
Brittalo & Co.....22 Geary
California Jewelry Co.....134 Sutter
Eisenberg, A. & Co.....126 Kearny
Glindemann, W.....5 Third
Greenzweig, George & Co.....206 Kearny
Hall, A. I. & Son.....613 Market
Judit, Alphonse.....4 Chronicle Bldg
London Diamond Co.....35 New Montgomery
Lundberg & Lee.....32 Post
Nordman Bros.....131 Sutter
Phelps & Adams.....120 Sutter
Radke & Co.....111 Sutter
Rothschild & Iladen Bldg.....27 Sutter
Schumacher & Co.....621 Market
Schussler, M. & Co.....713 Market
Sewartz, K. G.....502 Battery
S. F. Diamond House.....225 Sutter
Shreve & Co.....Crocker Bldg
Sorensen, James A.....103 Sixth
Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk.....207 Sutter

KNITTED GOODS.

Gantner & Mattern.....20 Post
Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
Jacobs & Co.....113 Kearny
Magno & Co.....920 Market
Marks Bros.....1210 Market
Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Feder, M.....211 Post
Flamm, G.....1435 Polk
Frances, M.....796 Sutter
Lowenthal & Co.....914 Market

LAMPS.

Boesch Lamp Co.....585 Mission

LAUNDRIES.

Empire Laundry Co.....755 Bryant
La Grande Laundry.....23 Powell
S. F. Laundry Association.....33 Geary
U. S. Laundry Association.....3111 Sixteenth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....589 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....438 Montgomery

LEAF TOBACCO DEALERS.

Conradi & Goldberg.....730 Montgomery
Kohlberg & Co.....526 Washington
London, H.....540 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front
Brown & Adams.....109 Battery
Frank, S. H. & Co.....408 Battery
Harpham & Jansen.....524 Washington
Klopper & Dulfer.....209 Mason
Kullman, Salz & Co.....106 Battery
Stoll & Van Bergen.....545 Market
Wagner Leather Co.....306 Clay

LIGHT AND POWER COMPANIES.

Equitable Gas Light Co.....516 California

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm

LITHOGRAPHERS.

Bosqui Printing & Engraving Co.....523 Clay
Britton & Rey.....525 Commercial
California Lithograph Co.....518 Clay
Mutual Label & Litho Co.....2d and Bryant
Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....409 Taylor
Kelly, Thos. & Sons.....1629 Pine
McCord, Alex & Co.....221 Ellis

LUMBER DEALERS.

Albion Lumber Co.....Fifth & Hooper
Blyth & Trott.....Spear & Mission
Caspar Lumber Co.....20 California
Doc, Chas. F. & Co.....101 Howard
Dobber & Carson.....10 California
Gray's Harbor Commercial Co.....237 California
Heywood, Franklin.....5 Market
Hiho, F. A. Co.....Santa Cruz
Hooper, C. A. & Co.....204 Front
Jones, Richard C. & Co.....739 Bryant
Meyer, Adolph.....1510 Devisadero
Morrison Lumber Co.....732 Brannan
Pope & Talbot.....314 California
Renton, Holmes & Co.....35 Stewart
Scott & Van Arsdale L. Co.....5th & Brancan
S. F. Lumber Co.....Third & Berry
Simpson Lumber Co.....14 Spear
Truckee L. Co. of S. F.....6 California
Union Lumber Co.....Sixth & Channel
Wigmore, John & Sons Co.....147 Spear

MACARONI MANUFACTURERS.

California Italian Paste Co.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Brownell, Jas. S.....132 Market
California Tool Works.....143 Beale
Cyclops Iron Works.....223 Main
Evans, C. H. & Co.....183 Fremont
Garratt, W. T. & Co.....Fremont & Natomia
Hall, Robert.....108 Main
Martin Pipe & Foundry Co.....33 New Montgomery
Meese & Gottfried Co.....167 Fremont
Moore, Chas. C. & Co.....32 First
Oriental Gas Engine Works.....229 Folsom
Pacific Tool and Supply Co.....160 First
Parke & Lacy Co.....21 Fremont
Raiston Iron Works.....222 Howard
Tatum & Bowen.....34 Fremont
The Compressed Air Machinery Co.....11 First
Union Gas Engine Co.....241 First
Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F.....12 Drumm
Houghson & Merton.....105 Front
Marsh & Kidd.....522 Market
Pacific Coast Manufacturers' Agency.....803 Market
Poett & Center.....123 California
Prindle, Frank M. Co.....16 Second
Robinson & Towart.....226 Bush

MATCH MANUFACTURERS.

Metropolitan Match Co.....5 Front

MATTRESSES AND UPHOLSTERY.

Schrock, W. A.....21 New Montgomery

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons.....123 Montgomery

Baumel, Fred J.....1608 Market

Berman, O.....48 Ellis
Brenner-Ulman Co., The.....17 Battery
Bullock & Jones Co.....105 Montgomery
Carter & Kelly.....7 Battery
Cluett, Peabody & Co.....8 Battery
Gibson, J. T.....1204 Market
Goldstone Bros.....21 Battery
Greenebaum, Weil & Michel.....17 Sansome
Hansen & Elrick.....Market & Third
Hart, M.....40 Kearny
Lewison, J. L. & Co.....953 Market
Meyerstein Co.....6 Battery
Morgan Bros.....229 Montgomery
Schoenfeld, Adolph.....1334 Market
The Toggery.....628 Market
Wehster, Jas. S. & Sons.....522 Market

MERCHANT TAILORS.

Bliss, Charles.....Claus Spreckels Bldg
Block & Georges.....119 Sutter
Bork & Rosenberg.....135 Stockton
Growall, W. L. Co.....Crocker Bldg
Lemos, Leon.....117 Market
Lyons, Charles.....721 Market
Poehim, J. T.....110 Market
Reid, John.....907 Market
Smith, J.....906 Market
Williams Bros.....111 Sutter

METAL WORKS.

American Can Co.....209 Mission
Finn, John Metal Works.....313 Howard
New England Novelty & Metal Wks.....116 Second
Pacific Metal Works.....129 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co.....432 Montgomery

MILK AND CREAM.

Berkeley Farm—N. J. Nelson.....1228 Folsom
Cal. Milk Producers' Assn.....428 Turk
Jersey Farm Co.....851 Howard
Millbrae Company.....Ninth and Mission
S. F. Cream Depot.....1929 Mission

MILLINERY.

Coughlan, Jas.....919 Market
Hinz & Landt.....513 Market
Holm & Nathan.....512 Market
Miller & Raas Co.....731 Market
Spencer & Mitaun.....1026 Market
Toplitz, R. L. & Co.....515 Market

MILLWRIGHTS.

Dihert Bros Mfg. Co.....225 Mission

MINERAL WATERS.

Eggers, Chas. & Co.....118 Eureka
Mt. Shasta Mineral Spring Co.....6th & Brannan
Peoples-Mineral-Hygiene Co.....642 Howard

MINERS' AND ASSAYERS' SUPPLIES.

Taylor, John & Co.....63 Flr t

MINING COMPANIES.

Alaska Treadwell Gold Mining Co., Mills Bldg
Bourn, W. B.....401 California
Bouvier, Alfred.....221 Pine
Quarre, Geo.....Cal. Safe Deposit Bldg

MUNICIPAL ENGINEERS.

Ridley, A. E. Brooke.....508-99 Parrott Bldg

MUSICAL INSTRUMENT DEALERS.

Curtaz, Benj & Son.....20 O'Farrell
Hockett Bros. & Co.....23 Stevenson
Kohler & Chas.....28 O'Farrell
Mavais, The Zeno Music Co.....769 Market
Manzy Byron.....308 Post

Sherman, Clay & Co.....139 Kearny

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....2111 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.....109 Sansome

NOVELTY AGENT.

Bentham, W. C.....1832 Market

OILS.

Arctic Oil Works.....30 California
Standard Oil Co.....421 Market
Weed, F. F., Sec'y Lion Oil Co.....927 Market

OPTICIANS.

Berteling Optical Co.....16 Kearny
California Optical Co.....317 Kearny
Chinn-Beretta Optical Co.....901 Market
Hirsch & Kalsner.....7 Kearny
Kahn, H. & Co.....642 Market

OYSTER DEALERS.

Darbee & Immel.....30 Union Sq. Market
Morgan Oyster Co., The.....614 Third

PACKERS OF CANNED SALMON.

Alaska Packers' Association.....308 Market

PACKERS OF DRIED FRUIT.

Sorosis Fruit Co.....101 Sansome

PAINTS AND OILS.

Bass-Hueter Paint Co.....46 Ellis
Fuller, W. P. & Co.....Pine and Front
Magner Bros.....322 Front
Nason, R. N. & Co.....115 Front
Whittier-Coburn Co.....20 Fremont

PAINTERS AND PAPER HANGERS.

Brace, N.....2020 Sixteenth
Bradley & Son.....923 Mission
Dwyer, L. J.....40 New Montgomery
Fraser, John P.....306 Stockton
Gercke & Weber.....717 Larkin
Hartmann Paint Co.....319 Third
Kleenecker, Chas.....3726, 23d
Schnee, Gustave.....302 Stockton
St. Denis, J. & Co.....320 Sutter
Stader, C.....401 Bush
Stein, M.....759 Market
Swan, J. S.....717 Market

PAPER BOXES.

Pacific Fold, P. B. Factory.....14 Fremont
PAPER AND PAPER BAG MANUFACTURERS.

Crown Paper Co.....707 Front
Union Bag & Paper Co.....406 Front
Union Pulp & Paper Co.....427 Sansome

PAPER PATTERNS.

Butterick Publishing Co., Ltd., The.....201 Post

PATENT DOOR OPENERS AND CLOSERS.

Rischmiller, Geo.....2449 Nineteenth

PHARMACEUTICAL PREPARATIONS.

California Fig Syrup Co.....392 Church
Gordin-Gladys Co.....514 Pine
Law, Herbert E.....2304 Van Ness Ave
Worden, Clinton E. & Co.....214 Townsend

PHOTOGRAPHERS.

Sewell, Daniel.....1025 Market
Taber Photo Co.....121 Post

PHOTO ENGRAVERS.

Bolton & Strong.....510 Montgomery
Sunset Photo & Engraving Co.....
106 Union Sq. Ave

PHOTOGRAPHIC SUPPLIES.

Bacon, Wm. O.....20 Post
Kirk, Geary & Co.....220 Sutter

PICKLE MANUFACTURERS.

Fisher Packing Co.....509 Commercial
Loeffler, John.....422 Fifth
Pacific Vinegar & Pickle Works.....122 Davis

PLANING MILLS.

Hansen, A.....Berry near Sixth
Townley Bros.....18th and Folsom
Young, James.....Beale and Mission

PLUMBERS.

Forsyth, W. C.....106 Golden Gate Av
Hufschmidt, Henry.....623 Golden Gate Ave
Ickelheimer, S. & Bro.....20 Geary
Murray Bros.....623 Sacramento
Wilson, W. F.....323 Stockton

PORK PACKERS AND PROVISION DEALERS.

Armour Packing Co.....211 Clay
Buttgenbach, Joseph.....336 Fourth
Heineman & Stern.....916 Larkin
Roth, Blum & Co.....201 California
South S. F. Pack, & Prov. Co.....117 Davis
Western Meat Co.....Sixth and Townsend
Wilkert Bros.....1378 Market

POULTRY AND DAIR

Law, Hartland.....2304 Van Ness Ave
Mackay, John W.....7 Nevada Block
Martel, J. L.....Mountain View, Cal
Marye, Geo. T. Jr.....234 Montgomery
Rodgers, Arthur.....16 Nevada Block
Shields Estate Co.....324 Bush
Wells, W. H.....Mills Bldg
Wilson, A. W.....Hotel Richleau

PUMPING MACHINERY.

Dow, Geo. E. Pumping Engine Co.....119 First
Jackson, Byron Machine Works.....411 Market

REAL ESTATE DEALERS.

Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....10 Montgomery
Baldwin, O. D. & Son.....22 Montgomery
Bresse, G. L. & Co.....412 Pine
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co.....20 Montgomery
Center & Spader.....11 Montgomery
Coffin, D.....323 Mission
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....633 Market
Flinn, Sanderson & Co.....238 Montgomery
Giselman, William, Trustee.....120 Phelan Bldg
Hendricksen, William & Co.....
.....614 Claus Spreckels Bldg
Heyman, Jacob & Son.....117 Sutter
Hihn, F. A. Co.....Santa Cruz
Hooker & Lent.....14 Post
Leonard & Leonard.....205 Montgomery
Madison & Burke.....628 Market
Magee, Thos. & Sons.....5 Montgomery
McAfee Bros.....108 Montgomery
McElroy, R. D.....4 Phelan Bldg
Oliver, B. P.....114 Montgomery
Patterson, Geo. W. H. & Co. 11 City Hall Sq.
Pfaff, John.....403 Pine
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan.....304 Montgomery
Shainwald, Buckbee & Co.....210 Montgomery
Smith, Julien.....420 Montgomery
Strassburger, I. & Co.....340 Pine
Thistleton, Geo. & Co.....Ocean View
Umbsen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc. 513 California

RECREATION GROUNDS.

Herman, R.....Harbor View Park
REFINERS.

Selby Smelting & Lead Wks. 416 Montgomery

RESTAURANTS.

Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Blanco & Brun.....N. E. cor. Eddy & Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland.....329 Montgomery
Detjen & Mengel.....35 Market
Fischer, E. A.....122 O'Farrell
Galindo, F. B.....205 Kearny
Gutzeit & Malfanti.....110 O'Farrell
Johnson Restaurant Co.....28 Montgomery
Krone, F. W.....35 Geary
Larsen, C. G.....16 Edy
Loupy, Noel P.....126 Geary
Page & Falch.....Turk and Mason
Peterson, P.....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ruediger & Loesch.....111 Lark
Schwarz & Beth.....O'Farrel & Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason, nr. Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....Market & Park Ave
Young, H. H.....228 Kearny
Zinkand, Chas. A.....927 Market

RIGGERS.

Servant & Rice.....17 Howard
RUBBER GOODS.

Bost. Wov. Hose & Rubber Co.....14 Fremont
Bowers Rubber Co.....42 Sacramento
General Supply Co.....537 Mission
Goodyear Rubber Co.....577 Market
G. P. and Rubber Mfg. Co., The.....30 Fremont
Morgan & Wright.....305 Larkin
N. Y. Belting & Packing Co.....509 Market
Occidental Rubber Co.....35 New Montgomery
Winslow, C. R. & Co.....44 Second

SAFES.

Hall's Safe & Lock Works.....609 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....33 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister
SCOTCH TWEEDS.

Craig Bros.....120 Sutter
SCREENING AND TRANSPORTATION OF COAL.

Excelsior Coal & Screening Co.....5 Spear
SCHEEN WORKS.

Quick, John W.....221 First
SEARCHERS OF RECORDS.

Simpson & Millar.....413 Montgomery
SEC'Y MERCHANTS' ASSOCIATION.

Freud, J. Rich'd.....Mills Bldg
SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome
Hillens, F.....200 Davis

SEEDS AND PRODUCE.

Volkman, Chas M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....1258 Market
Steiger Terra Cotta & Pottery Works
.....1556 Market

SEWING MACHINES.

Evans, J. W.....1021 Market
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine Co. 334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.

Hay & Wright.....36 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bro.....250 Spear

SHIP CHANDLERS.

Foard, L.....11 Market
Josselyn, G. M. & Co.....33 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market
Balfour, Guthrie & Co.....316 California
Chapman, W. E.....123 California
Delus & Co.....209 Safe Deposit Bldg
Dieckmann & Co.....421 Market
Grace, W. R. & Co. N.E. cor. Cal. & Battery
Johnson-Locke Mercantile Co. 123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....232 California
Mitsui & Co.....415 Safe Deposit Bldg
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co.....109 California
Parrott & Co.....36 California
Pike, Chas. W. & Co.....124 California
Pinet, J. & Co.....504 Jackson
Plummer, Geo. E. & Co.....54 Stewart
Spreckels, J. D. Bros. & Co.....327 Market
Ulrichs, J. F.....122 Clay
Webster & Durbar.....320 Davis
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Beamish, P.....Columbia Bldg
Ide, Geo. P. & Co.....526 Market
Lautermilch, The L. Shirt Mfg. Co. 328 Bush

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Gootz.....307 Sacramento
Lille, Charles.....N.W. cor. Bay & Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA WATER APPARATUS.

Becht, J. G. & Co.....304 Stockton

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co.....Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

SPONGES AND CHAMOIS.

American Sponge Co.....150 New Montgomery

SPORTING GOODS.

St. Germain Billiard Co.....409 Market

STAMP DEALERS.

Makins & Co.....506 Market
Sellscopp, W. & Co.....118 Stockton

STARCK MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonstell & Co.....401 Sansome
Crocker, H. S. Co.....215 Bush
Dodge Stationery Co.....123 Grant Ave
Heyne, Milton.....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STATISTICIAN AND ECONOMIST.

McCarty, Louis P.....233 Pine

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co.....5 Montgomery Ave
International Nav. Co.....30 Montgomery
Occidental & Oriental Steamship Co....
.....421 Market
Pacific Coast Steamship Co.....10 Market
Pacific Mail Steamship Co.....421 Market
Peterson, James P.....56 Stewart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Eschen & Minor.....8 Mission
Freese, A. C.....55 Misaion
Menzies, Stewart & Co.....514 Battery
Woodside, A. & Co.....22 Halleck

STORE AND OFFICE FIXTURES.

Simmen, John.....348 Phelan Bldg

STOVE AND IRON FOUNDRIES.

Steiger & Kerr.....350 Main

STOVES AND RANGES.

Schleck, John C.....13 Bluxome

SURGICAL INSTRUMENTS.

Folkers, J. H. A. & Bro.....815 Market

Hoppe & Robinson.....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Long Syrup Refining Co. E. ght & Brannan

Pacific Coast Syrup Co.....713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co.....7 Montgomery

Byrne, Jos. & Co.....1065 Mission

Ford, C. W. R. & Co.....116 Sutter

Gallagher, P. H. & Co.....809 Market

Reiss Bros. & Co.....24 Sutter

Stein, Simon & Co.....Second & Market

TAILOR TO TRADE.

Hilp, Henry.....102 Battery

TANNERS.

Eagle Tannery.....26th & San Bruno Ave

Legallet-Hellwig Tanning Co.....401 Front

Norton Tanning Co.....312 Clay

Struven & Birgle.....1509 San Bruno Ave

TANNING EXTRACTS.

California Tanning Extract Co. 218 California

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co.....118 Market

Burmester, Henry W.....1143 Market

Castle Bros.....Davis & Sacramento

Caswell, Geo. W. & Co.....414 Sacramento

Columbia Coffee & Spice Co.....112 Front

Folger, J. A. & Co.....104 California

Guittard Mfg. Co.....119 Front

Hills Bros.....128 Market

Hollman, Henry.....205 Mission

Huddleston & Co.....52 Market

Jones-Paddock Co.....26 Fremont

Schilling, A. & Co.....108 Market

Thierbach, Chas. F. & Co.....306 Battery

Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co. The.....216 Bush

Weibe, E. F. Supt. Am. Dist. Telegraph Co

TENTS AND AWNINGS.

Ames & Harris, Inc.....100 Sacramento

Neville & Co.....31 California

THEATRES.

Belasco, Fred.....Alcazar Theatre

Walter Orpheum Co.....113 O'Farrell

TITLE INSURANCE.

California Title Ins. and T. Co. Mills Bldg

TOWEL COMPANIES.

Mercantile T. & L. Co.....251 Jessie

S. F. Towel Co. The.....

..S.W. cor. New Montgomery & Mission

TRANSFER COMPANIES.

Morton Special Delivery Co.....110 Battery

Pacific Transfer Co.....20 Sutter

People's Express Co.....20 Market

River Express Co.....10 Drumm

Wells Fargo & Co's Exp.....2d & Mission

THUNKS.

E. L. Fifield & Co.....63 Stevenson

Hirschfielder & Meaney.....14 Sutter

Malm, C. A. & Co.....220 Bush

TRUSSES AND ELECTRIC BELTS.

Pacific Electric Belt & Truss Co. 1170 Market

TURKISH BATHS.

Burns, Edw. F.....11 Grant Ave

Greenhood, L. H.222 Post

Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. & Co. 110 Montgomery

Bannan's Typewriter Exchange.....307 Montg'y

Bornemann, Geo. C. & Co.....117 Sutter

Standard Typewriter Exchange.....303 Bush

United Typewriter & Supply Co. 327 Montg'y

Wyckoff, Seaman & Benedict 211 Montgomery

UNDERTAKERS.

Godeau, J. S.....3-5 Montgomery Ave

Gray, N. & Co.....641 Sacramento

Hagan, James.....445 Valencia

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MERCHANTS' ASSOCIATION

REVIEW.

J. RICHD FREUD, - - - - - EDITOR

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POLICY OF THE REVIEW.

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Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

PLAYGROUNDS FOR OUR BOYS. For years the Merchants' Association has strongly advocated the establishment of public playgrounds in San Francisco, where the vigorous

youth of our city could enjoy healthful exercise and beneficial recreation. An experimental playground was maintained on Bush Street, near Hyde, by the ladies of the California Club. In the municipal budget for this fiscal year the Supervisors appropriated \$12,000 for a public playground for physical culture, to be located south of Market and east of Tenth streets, and to be conducted under the supervision of the School Department of the city. The Board of Education has leased the lot on Harrison and Seventh streets, 275 x 275 feet, at a yearly rental of \$2,400, and will now proceed to expend the balance of \$9,600 in the installation of the apparatus connected with a model playground and out-door gymnasium.

Many years of civic experience has convinced Ex-Mayor Hewitt of New York, that "crime in our large cities is to a great extent simply a question of athletics." In this age of industrial betterments, the public cannot escape the duty of providing needful outlets for youthful energy and power. Wisely directed, the vigor of youth develops into staunch citizenship,—neglected, it often breeds the criminal. True patriotism and sound economy demand such attractive playgrounds as will successfully compete with the many alluring and vicious temptations of a great city. Let us, therefore, continue our efforts in this direction until San Francisco shall have, not only one, but a dozen model public playgrounds distributed in the most populous districts of the city.

THE GOETHE-SCHILLER MONUMENT. All honor to the patriotic citizens who so wisely planned and dedicated the Goethe-Schiller monument in

Golden Gate Park. They have not only erected an imperishable monument to the memory of Germany's greatest sons, but have inspired a worthy movement for civic adornment. "Make Athens beautiful," said Pericles, "for beauty is the victorious power in the world." Make San Francisco beautiful, for that city now leads, whose adornment attracts the people of the world. May this magnificent monument serve to encourage our citizens to surround it with a worthy Temple of Fame in which shall rise the immortal statues of the greatest of all nations.

Civil Service in the Philippine Islands.

By JUDGE TAFT,

President of the Philippine Commission.

I believe that the civil service law, which was the fifth law we passed, is as stringent as any law which has been passed in the United States. It has never been suspended for a moment. It was of course impossible to make a civil service law applicable the next morning after its passage, for the reason that it takes a considerable time to adopt the necessary rules and to prepare for the necessary examinations. We provide that, with the exception of soldiers, every person who might be temporarily appointed to a civil service position in the islands, between the time of the passage of the law and the certificate by the civil service board that it had eligible lists for the needs of all offices, should be considered a temporary appointee and should be required to pass a competitive examination successfully before being appointed.

The establishment of provincial governments presented another question of civil service, and we met it by providing that after March, 1902, all provincial officers, except the Governor, should be selected under the civil service law, by promotion and competitive examination. The Commission is a unit in thinking that the civil service law is all important here. Without it we should be overwhelmed with nondescript persons seeking employment, and political pressure would be brought to bear to have appointed in the islands all the persons who had made failures in the United States.

Obstructions on Streets and Sidewalks.

Numerous complaints have from time to time been made to the city authorities concerning obstructions upon the public streets and sidewalks. Recently, at a fire in the foundry district, the Fire Department was seriously hampered in its work by iron machinery stored on the street, and a fireman was badly injured. This has led to a demand that the city ordinance forbidding the use of the streets and sidewalks for storage purposes be rigidly enforced.

The city ordinance is as follows:

Order 1588, Section 11, Subdivision 2 :

"No person shall place or cause to be placed, anywhere upon any public way, street or sidewalk, and no person owning, occupying or having the control of any premises, shall suffer to remain in front thereof, upon the sidewalk or the half of the street or way next to such premises, anything which shall obstruct the passage of such street or sidewalk for more than one hour at a time."

Before taking formal action to clear the streets and sidewalks of all obstructions, the Board of Public Works has requested the opinion of the Merchants' Association. Desiring to ascertain the views of interested parties so as to prepare suitable recommendations to the Board of Public Works, our Board of Directors called two conferences of the representatives of the foundries, commission houses and wholesale establishments of the city. A large number responded to the invitation and met with our Board of Directors at the office of the Association. A general expression of their views was secured.

After discussing the best plans for having the ordinance enforced in such a manner as will not work undue hardship upon the commercial interests of the city, the following Committee was appointed to confer with the Board of Public Works upon this subject: Messrs. George E. Dow, Lippman Sachs, James W. Kerr, William J. Trott and A. P. Giannini. President Frank J. Symmes was also added to this Committee.

Is San Francisco's Street Sweeping System Behind the Times?

(By the Superintendent of the Association.)

An evening paper, in commenting editorially, several weeks ago upon the street sweeping on our principal thoroughfares as now performed in this city, stated that in New York, Boston and all other large Eastern cities the sweeping is done at night, and by morning the streets are clean and the sweepers gone to rest, and that "The present system is a relic of provincialism which has no place in the modern city and no right in San Francisco."

The Merchants' Association has long made a special study of this subject, and is responsible for the present system here. Its information does not bear out this statement, and it would seem that the writer of the above article has either forgotten, or is not acquainted with, the past history of street cleaning in this city.

San Francisco was, until about eight years ago, cleaned by the very method the article advocates, and the results as compared with the present system are familiar to all citizens and were the direct cause of the Merchants' Association itself taking charge of the work for a year and demonstrating the advantages of changing to the present system. At that time the business streets, as well as all others, were cleaned at night, and no attempt was made to clean them during the day. Every one will remember the accumulations of dirt lying all over the streets during the day, and that in wet weather the slush on Market Street was often an inch deep even on the crossings, although the street had been swept the night before.

About three years ago, when the writer visited the principal Eastern cities for the express purpose of studying the street cleaning methods and other municipal improvements in vogue there, and ascertaining whether the system in use here could be improved, special attention was given to the methods used there for cleaning business streets. It was found that in nearly all the largest cities the "Block System" of keeping men stationed along the streets continually at work all day sweeping up refuse as fast as it accumulated, was the most generally used and was becoming more generally adopted. It was the prevailing opinion that on heavily traveled business streets, particularly in retail districts, the modern and correct way to secure clean streets was to not only clean them, but to keep them clean.

Every street in New York, at that time, was swept by hand labor during the day and was cleaned every day. It is true that Broadway was not kept clean all day by the "Block System," but, as the officials stated, that was only because the number of vehicles on that street was so great after the early morning hours, that it was impossible for men to work, which condition does not yet exist on Market Street in this city. Broadway, however, was not cleaned at night, but was swept by gangs of men who began work about six o'clock in the morning and had the street cleaned between seven and eight o'clock. Market Street is swept in the same manner now by gangs which begin work at seven o'clock, and the street is cleaned from the Ferries to the City Hall by eight o'clock each day. The men then separate and go to their respective blocks.

The real cause of the annoyance of which the writer of the article mentioned complains, is no doubt the dust which is blown in people's faces by the strong winds which prevail here so much more than in other cities. This annoyance, however, would be increased many fold if the streets were covered with a day's accumulation of refuse. The only remedy so far found for this is such thorough sprinkling that the entire pavement will be kept wet all the time. This has been found very undesirable on account of the slipperiness resulting on smooth pavements. This has resulted in the adoption here of a system of sprinkling on Market Street, which is used nowhere else as far as known. That is, to sprinkle heavily the gutters and a space about ten feet from the curb on each side of the street, leaving the central portion of the roadway dry. The winds blowing continually from the west and north strike the buildings on the south side and drive the dust across the street where it is, to a great extent, caught and held in the wet gutters.

Since this was adopted the dust annoyance had been greatly reduced when the gutters are sprinkled often enough, and horses now seldom fall on account of wet pavements.

L. M. KING.

San Francisco, August 15, 1901.

MERCHANTS' ASSOCIATION



REVIEW

CIRCULATION 10,000 COPIES.

Published Monthly by the Board of Directors



VOL. 6.

SAN FRANCISCO, CAL., OCTOBER, 1901.

No. 62.

In Memoriam William McKinley

"He Lived to Bless Mankind."

Attempted Assassination of President McKinley.

RESOLUTIONS OF THE MERCHANTS' ASSOCIATION UNANIMOUSLY ADOPTED BY A RISING VOTE AT THE SPECIAL MEETING, SEPT. 10, 1901.

Whereas, the cruel hand of an unprincipled anarchist has stricken the Chief Magistrate of the Nation and has brought the noble life of President McKinley within the shadow of death; therefore, be it

Resolved, by the members of the Merchants' Association, in special meeting assembled, that we hereby express the deepest indignation at this atrocious crime;

Resolved, that all attempts upon the life of the President of the United States should be lawfully held as treason to the Republic, punishable by the just penalty of death;

Resolved, that we tender our heartfelt sympathy to the President and his devoted wife and fervently pray for his speedy recovery.



BORN JAN. 29, 1843.

DIED SEPT. 14, 1901.

"Good-bye, all;
It is God's way.
Let His will, not ours, be done."

Death of President William McKinley.

RESOLUTIONS OF THE MERCHANTS' ASSOCIATION UNANIMOUSLY ADOPTED BY THE BOARD OF DIRECTORS, SEPT. 16, 1901.

THROUGHOUT the civilized world every liberty-loving heart grieves at the untimely death of William McKinley, the twenty-fifth President of the United States of America;

Born in an humble station of life, he rose by virtue of his commanding ability, indomitable courage and sterling integrity to the chief magistracy of eighty millions of free people;

Universally endeared by the nobility of his lofty character and career, the name and fame of William McKinley will forever be enrolled in the immortal galaxy of the most illustrious patriots in history;

Resolved, by the Merchants' Association of San Francisco, that we mourn, more deeply than mere words can express, the irreparable loss of one whose recent presence in our midst exemplified a sublime manhood inspired almost with a sacred divinity;

Resolved, that we tender our heartfelt sympathy to the noble and devoted wife of our beloved and lamented President, William McKinley.

SOCIAL AND INDUSTRIAL BETTERMENT.

HOW TO IMPROVE THE RELATION BETWEEN EMPLOYER AND EMPLOYED.

Expressly Written for the "Review," by DR. WILLIAM H. TOLMAN,
SECRETARY OF THE LEAGUE FOR SOCIAL SERVICE OF NEW YORK.

[NOTE.—The attention of the Board of Directors of the Merchants' Association has been called to the important and valuable work performed by the League for Social Service of New York in improving the condition of the employed. Dr. William H. Tolman, the Secretary of the League, and the Director of its Industrial Betterment Department, is about to start on a lecture tour of the principal cities of the United States. He will lecture in San Francisco, under the auspices of the Merchants' Association, on Tuesday evening, November 19, 1901. Metropolitan Temple has been engaged, and there will be no charge for admission. Dr. Tolman has made a study from personal experience in the factories and workshops of the world. His lecture will be illustrated by lantern slides showing actual conditions and successful experiences. All members and the public generally are cordially invited to attend the lecture.—EDITOR.]

EVOLUTION, NOT REVOLUTION.

The form of industry determines, perhaps more than any other cause, the type of civilization.

The industrial revolution, therefore, which came with the introduction of steam was sure to be followed by a social revolution. Great social changes have already taken place, and others are to follow, attendant on the substitution of the factory system for home industries, and redistribution of population and massing it in cities, the creation and concentration of capital, the organization of labor and the like.

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The air is full of interrogation points. New conditions have created a multitude of new problems, social, industrial, economic, municipal, domestic, sanitary, educational, moral; and new occasions are teaching new duties. Society is gradually gaining self-consciousness; i. e., it is becoming aware that its interests are common, that its life is one, that its members are members one of another.

DEMAND, BUT NO SUPPLY.

This new social self-consciousness is creating a new social conscience. A new sense of responsibility is being felt, and is being manifested by the springing up of many organizations in the interest of social betterment. As yet, however, there is more sense of need than knowledge how to meet that need, more interest than information. Many who are dissatisfied with existing conditions do not know what to do to improve them, and many who see that something ought to be done do not know how to do it. There are accordingly, many experiments attempted with little intelligence and attended with little success.

A POINT OF CONTACT.

One of the great needs of the times, therefore, has come to be a point of contact and communication between the many organizations which, inspired by the growing altruistic spirit, are trying to make their communities better places to live in. If we profit only by our own experience, we learn slowly and pay a high tuition fee. It is much wiser to profit by the successes and failures of others and so get our tuition free.

SUCCESSFUL METHODS.

We need, therefore, a *social clearing house*; and to supply this need is one of the chief aims of the League for Social Service. The experiments of recent years have thrown not a little light on methods of social betterment, but this light is for the most part diffused. The League for Social Service is a lens to gather up these scattered rays, focalize them and reflect them wherever they are desired. By observation, by research, by correspondence with the students of social problems in many lands, it aims to gather facts concerning successful methods whose application has been more or less local and to introduce them to the general public.

While the League, which is non-partisan and non-sectarian, gladly welcomes every one to membership who desires its services, it particularly wishes to reach centers of influence, and to serve employers, editors, ministers and all organizations formed in the interest of social, industrial, political and moral betterment. The annual membership has been placed at two dollars,

which entitles the member to the privileges of the following departments: Service of Information and Research, Service of Library and Archives, Descriptive Bibliographies, Service of Interpretation, Photographs, Models and Plans, Lantern Slides, Charts and Maps, Service of Publications, Social Service, a Monthly, \$1.00 a year; Digests of State Laws, Leaflets and Special Services, Service of Publicity, Lecture Bureau, Press Bureau, Organization of Conferences.

The League for Social Service was organized in 1898 by Dr. Josiah Strong and Dr. William H. Tolman, with the object of social and industrial betterment. Last year Capt. A. H. Mattox, a well known newspaper man, associated himself with the movement. His special department is the editorial management of the monthly magazine, Social Service, and the director of the Press Bureau.

The object and purpose of Social Service is to improve the condition of the employed; to show capital that enlightened self interest as well as philanthropy should devote its attention to promoting the well being of labor; also to present a record of all forward industrial and social movements and show the march of progress in the industrial world, not only in the United States, but in Europe. This it will do through the co-operation of our foreign collaborating members. The Industrial Betterment thought, that it has exploited, was new to the employer and to the employed. In the past year the ideas advanced by Social Service as to social and industrial Betterment, have spread rapidly throughout the commercial world. The requests received from many of the largest and most prominent manufacturers in the United States and Europe asking for information and advice, are convincing proof of the necessity for a publication like Social Service, devoted to this purpose.

INTERNATIONAL COMITY.

In order to obtain a point of contact for thoughtful visitors and scholars from Europe and other countries, collaborating members have been established in European capitals. Through this personal touch, the League has the means and the necessary machinery for the promotion of better relations with these countries, and obtaining a more just appreciation of their culture and progress, while those whom they commend to us will have opportunities of acquaintanceship with Americans, under conditions which otherwise would not be at their disposal. Among the collaborating members may be mentioned:

France—Paris.

Jules Siegfried, former Senator and Minister of Commerce.

Prof. Emile Levasseur, Member of the Institute, Professor of the College of France and the Conservatory of Arts and Trades.

Emile Cheysson, Vice-President of the Musée Social of Paris.

Raphael-Georges Levy, Vice-President of the Philotechnic Association and Professor of the School of Political Economy.

England—London.

John Burns, M. P.
Sidney Webb, London County Council.

Liverpool.

William H. Lever (Lever Bros. Ltd.), Port Sunlight.

Italy.

Le Comte Tornielli, Ambassador to France.
Le Marquis R. Paulucci de Calboli, Secretary of the Italian Embassy at Paris.

Rome.

Luigi Luzzatti, Deputy.

Germany—Berlin.

Dr. Max Richter, Superior Councillor to the Imperial Government.

Austria—Vienna.

Wilhelm Exner, Director of the Royal Technological Trade Museum and Chief Secretary of the Minister of Commerce.

Holland—Delft.

J. C. Van Marken.

Hungary—Budapest.

Edmond de Miklos, former Secretary of State.

INDUSTRIAL BETTERMENT DEPARTMENT.

This work of improving the relations between employer and employee is of vital importance. The increasing organization of capital and labor in hostile camps is forcing upon modern civilization the gravest industrial problems, which, if they do not find wise solution, will certainly bring disaster.

In this work of industrial betterment, we are promoting the best interests of the business world by practical illustrations, all of which tend to industrial peace and contentment.

Our Industrial Betterment Department has been specializing in these problems of social and industrial betterment, and we are thus enabled to bring to communities facts and the results of successful experiments. In the great industrial awakening in the West and South, it seems that these presentations will be of incalculable benefit in shaping forward movements. Why should not each city profit by the experience of older industrial communities to prevent the development of many evils which have been found elsewhere so difficult to remove? It is both easier and cheaper to form than to reform.

COMMERCIAL MEMBERSHIP.

This department was organized for the purpose of supplying members with the results of experiments made by others, and original investigations. Our present list of members, which is growing rapidly, is the best endorsement, from a business point of view, of this department. The fee for commercial membership is \$25 a year, in return for which they receive a special weekly report on Industrial Betterment movements, special reports on any phase of industrial betterment, the Monthly Review, "Social Service", Service of our Press Bureau and Bureau of Information.

Each commercial member is our client whose interests we promote in every possible way. A recent member was so impressed with the service which we had actually rendered him, that he closed a year's contract for advertising in our Review.

Among our commercial members are:
Southern Pacific Milling Co.

P. C. Hale, San Francisco.

The Westinghouse Air Brake Co.

The Westinghouse Electric and Manufg. Co.

The North German Lloyd.

The Barber Asphalt Co.

The Prudential Insurance Co.

Lever Bros., Port Sunlight, Eng.

Cheney Bros., Silk Manufacturers.

Bethlehem Steel Co.

The Cleveland Cliffs' Iron Co.

The Kilbourne & Jacobs Manufacturing Co.

A PROTEST.

Americanism and Journalism. The Spirit of the Past and a Newspaper of Today.

Expressly Written for the "Review,"
BY F. H. WHEELAN,
 DIRECTOR OF THE MERCHANTS' ASSOCIATION.

Never before in the history of the world has the power of the press been so great for good or evil. It behooves every American to see that this power is rightly used. The lesson thunders in our ears. Late events have emphasized the need; and in this hour The Review feels that it cannot, in duty to itself, be silent. Fair expression of honest criticism it believes to be essentially necessary for the best interests of government, national and municipal. An honest difference of opinion is always worthy of respect. The Review, however, cannot but deplore publications that the publisher knows to be dishonest and untrue. In entering its protest against certain phases of journalism, it desires to be fair, and to make no statement that is not supported by absolute proof. It cannot follow those who say that certain newspapers nerved the arm that committed the dastardly deed at Buffalo. That assertion is not proved. But it says with sorrow that late events have shown that certain newspapers libeled one whom they knew to be true, and slandered one whom they believed to be honest. The proof is in their own pages.

On Friday morning, Sept. 6, 1901, a newspaper of our city published a cartoon headed "The McKinley Minstrels", one of a long series that appeared under the same title. There was shown a caricature of William McKinley with blackened face, great white necktie and immense feet. The Chief Executive of the laws of his country stands idly by, with a huge self-satisfied grin on his face, while the scanty property of a little man labeled "The Common People", is being ruthlessly and lawlessly destroyed. Gigantic figures representing Trusts tower above the diminutive President, and sing these words:

"We'll smash the Common People's bar with loud and joyful cries
 His money-drawer we'll empty, too, before his very eyes."

Among these self-announced destroyers of other's property and thieves of tills, the President stands making no protest. His hands are pictured folded across his abdomen above the very spot destined to be pierced by the fatal

bullet at Buffalo while the cartoons were still on the streets of San Francisco.

Eight days later, on Saturday, Sept. 14, 1901, the same newspaper published on its editorial page these words:

"To William McKinley was intrusted the care of a nation great, powerful, self-sufficient, free from dangers and turmoil. His duty was to guide the great machine honestly, cautiously, according to the will of the people. He did his duty and he died at his post."

The editorial contained much other commendation, but the above suffices to show the newspaper's honest opinion of William McKinley's character and work. When it was powerless to give one thrill of pleasure to the heart that was still forever, to call one smile to the lips that it had pictured with distorted grin, it paid the tribute to the dead that it had owed to the living. In the awful presence of the grim conqueror of us all, the pen that had misrepresented so wofully, the pencil that had lampooned so pitilessly, fell from the hands, the mask from the face, and the world saw one who admired and approved and honored, saw one who declared—"He did his duty and he died at his post."

We have not been ignorant of campaign lying in the past; we have known political calumny—alas, too much; we have seen—alas, too much—of personal abuse and libel; but never before have we known political slander and libel to come from a heart that admired and approved and honored. There is an honesty of hate no less than of admiration. Has it been left for the 20th Century to give an example of one who publishes invective when, deep within his bosom, his heart is singing a panegyric? who libels one he admires, decries one he approves, and lampoons one he honors? We cannot but protest when the tongue is made to play so great a traitor to the heart, and an honest pen is turned awry to misrepresent its owner and deceive the people.

Americans might pass by so grave an offense against the national life, and leave the sad story to the dead past, were it not that the paper in question bears at its head the words "An American Paper for the American People." When such things are done under such an epigraph, protest becomes a duty and silence a crime to all that America was, or is, or hopes to be.

If voice could be given to the heroes that paid for Americanism the supreme sacrifice

known to man, and in their country's service found a grave beneath the waves, the ocean would ring with their indignant denial. If the blood-stained earth were vocal where fell the patriots of our battle-fields, angry protest would thunder throughout the land they died for.

Is this the Americanism of Washington and Franklin and Jefferson and Hamilton and Webster; of Lowell and Whittier and Emerson; of Garrison and Phillips and Sumner and Phillips Brooks; of the martyred Lincoln and Garfield and McKinley? Is this the Americanism that poured its blood on the decks of "Old Ironsides"; that fought around the dying Lawrence when he said, "Don't give up the ship"; that entered Mobile Bay with Farragut lashed to the rigging; that steamed into Manila with Dewey; that sank the Merrimac in the entrance of Santiago; that destroyed Cervera's ships on the shores of Cuba?

Every American whose memory is treasured in history enters protest. Ask the one who waited on the Charleston shore for the signal from the old North Meeting-house; ask the one who said at Bennington, "I'll win this battle or Molly Stark will be a widow tonight"; ask the one who said, "I regret that I have only one life to lose for my country."

Ask if the true American lampoons one he admires, decries one he approves, defames one he honors; ask if it is American to believe a man honest and depict him a thief, to know him a patriot and publish him a renegade—and up from Valley Forge where patriots hungry and ill-clad succumbed to the rigors of the long winter, up from Yorktown where Washington received and returned the sword of Cornwallis, up from New Orleans where Jackson led the hunters of the West, up from the blood-drenched summits of Cerro Gordo, up from the field of Gettysburg crowded with the dead of the Blue and the Gray, up from the intrenched heights of San Juan where Roosevelt led the charge of the Rough Riders, up from Mount Vernon where sleeps the Father of his Country, will thunder an indignant denial, an angry protest.

With one accord all the voices of the past will join with the Americans of today and cry out: In the name of the flag we love, in the name of God and your country, in the name of honesty and decency and right, away with this false Americanism; change your motto or change your ways! Old Glory must not be hoisted to a peak that should fly the red flag.

San Francisco, Sept. 24, 1901.

MERCHANTS' ASSOCIATION**OFFICERS AND DIRECTORS.**

FRANK J. SYMMES	President.
Thos. Day Co.	
CHARLES BUNDSCHEU	First Vice-President.
Gundlach-Bundschu Co.	
ANDREW M. DAVIS	Second Vice-President.
The Emporium.	
O. D. BALDWIN	Treasurer.
O. D. Baldwin & Son.	
C. S. BENEDICT	Benedict & Turner.
FOSTER P. COLE	John Breuner Co.
W. J. DUTTON	Fireman's Fund Insurance Co.
M. GREENEBAUM	Greenebaum, Weil & Michels.
MARSHAL HALE	Hale Bros.
A. J. McNICOLL	A. J. McNicoll & Co.
W. J. NEWMAN	Newman & Levinson.
EDWARD B. POND	San Francisco Savings Union.
W. P. REDINGTON	Redington & Co.
A. H. VAIL	Sanborn, Vail & Co.
F. H. WHEELAN	Southern Pacific Milling Co.
J. RICH'D FREUD	Secretary and Attorney.
L. M. KING	Ass't Sec'y and Supt.

STANDING COMMITTEES.**PUBLIC AFFAIRS.**EDWARD B. POND, *Chairman.*

ANDREW M. DAVIS	A. J. McNICOLL,
MARSHAL HALE	A. H. VAIL

PUBLICITY AND PROMOTION.CHARLES BUNDSCHEU, *Chairman.*

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W. J. NEWMAN	F. H. WHEELAN.

TRADE AND FINANCE.ANDREW M. DAVIS, *Chairman.*

O. D. BALDWIN	W. J. DUTTON
C. S. BENEDICT	M. GREENEBAUM.

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.**ACCOUNTANTS AND AUDITORS.**

Amrath, J. W.	124 Sutter
Barrow, Wade, Guthrie & Co.	Mills Bldg
Langdon, Walter G.	Mills Bldg

ADVERTISING.

Dodge, Al. Co. The	411 Emma Spreckels Bldg
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ADVERTISING CARDS.

Stuparich Mfg. Co., The	141 Fremont
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AGENTS.

Bancroft, Paul	H. Story Bldg
Sanderson, Geo. K.	238 Montgomery
Taylor, H. H.	Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.	209 Market
Hooker & Co.	16 Drummond
Osborne & Co., D. M.	15 Main

ARCHITECTS.

Curlett, Wm.	314 Phelan Bldg
Curtis, John M.	126 Kearny
Maggs, Herbert E.	36 Flood Bldg
Mooser, William & Son	14 Grant Ave
Polk, Willis	532 Market
Iteid Bros.	Claus Spreckels Bldg
Shea & Shea	26 Montgomery
Swain, E. R.	Crocker Bldg

ART GLASS.

California Art Glass, B. & C. Works	120 Second
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ART GOODS.

Cohen, H.	19 Grant Ave
Gump, S. & G.	113 Geary
Kennedy-Rabjohn Art Co.	19 Post
Sanborn, Vail & Co.	141 Market
Schusler Bros.	27 Grant Ave
Vickery, Atkins & Torry	224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.	228 Montgomery
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ASBESTOS COVERINGS.

De Solla-Deussing Co.	129 Spear
McDearmon & Co.	422 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co.	3 California
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ASPHALTUM ROOFERS.

Bonnet, B. & Son	100 Montgomery Ave
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ASSAYING.

Price, Thos. & Son	524 Sacramento
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AUCTIONEERS.

Chase, Fred H. & Co.	1732 Market
Dinkelspiel, J. S. & Co.	115 Bush
Ordway, W. C.	Cor. 6th and King
Spear, E. S. & Co.	31 Sutter

BAGS, BAILEY ROPE AND BURLAP.

Gulf Bag Co.	709 Front
Schmidt, J. & Co.	115 Drumm

BAKERIES.

Prost & Komsthoeft	336 Third
Simkins & Thorp	116 Erie

BANKS AND BANKERS.

American Bank & Trust Co.	200 Montgomery
Anglo-Californian Bank, Limited	20 Sansome
Bank of California	400 California
Cal. Safe Deposit & Trust Co.	Montgomery and California
Canadian Bank of Commerce	California and Sansom
Columbian Banking Co.	C. Spreckels Bldg
Crocker-Woolworth National Bank of San Francisco	600 Market
Donohoe-Kelly Banking Co.	100 Montgomery
German Savings & Loan Society	526 California

RELIABLE BUSINESS GUIDE TO SAN FRANCISCO.**OFFICIAL LIST OF MEMBERS**

NUMBER OF MEMBERS OCTOBER 1, 1901 - - 1272.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS = = Merchants' Association of New York**FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.**

Nolan, J. C. & Co.	541 Market
Philadelphia Shoe Co.	10 Third
Rosenthal, Feder & Co.	11 Sansome
Rosenthal's Inc.	107 Kearny
Siehe Shoe Co.	130 Main
Sommer & Kaufmann	28 Kearny
Sullivan, J. T.	20 Fourth
United Workingmen's Boot & Shoe Co.	18 Second
Williams-Marvin Co.	569 Market
Young, George H.	117 Bush
BREWERIES.	
Hibernia Brewery	1225 Howard
National Brewing Co.	762 Fulton
Phoenix Brewing Co.	528 Noe
Schuster & Koenke	427 Valencia
Union Brewing Co.	18th and Florida
Wunder Brewing Co.	Scott and Greenwich
BREWERS' & BOTTLERS' SUPPLIES.	
Abramson-Heunisch Glass Co.	10 Main
Bauer-Schweitzer, H. & M. Co.	632 Sacramento
BRIDGE BUILDERS.	
S. F. Bridge Co.	220 Market
BROKERS—CUSTOM HOUSE.	
Bellingall, P. W.	508 Battery
Bruntsch & Reed	500 Battery
Harper, F. F. G. & Co.	407 Washington
Heise, Chas. Ed. & Co.	510 Battery
Mattoon & Danglada	508 Battery
Mayhew, H. B. & Co.	424 Battery
Swayne, Lloyd & Co.	426 Battery
BROKERS—MERCHANDISE AND GENERAL.	
Booth, F. E.	122 Davis
DuVal, W. M. & Co.	221 Front
Mackie, Wm.	53 Flood Bldg
Page Bros.	302 California
Palache, R. K.	12 Front Woods
Woods, Maillard & Schmidell	307 Sansome
BROKERS—STOCK, BOND, GRAIN AND OIL.	
Ames, Worthington	324 Montgomery
Bart, J. & Co.	505 California
Blow, A. W. & Co.	238 Montgomery
Bowman, G. F.	327 Montgomery
Girvin & Eyre	307 California
Goldman, Max	312 Pine
Hecht Bros. & Co.	312 Pine
Hirschfeld, C.	316 Pine
Politzer & Co.	Clipin Bldg
Pollitz, Edward & Co.	403 California
Rehfish & Hochstader	413 California
BROKERS—TICKET.	
Ottinger, A.	620 Market
BROOMS, BRUSHES AND WOODEN-WARE.	
Van Laak, The Mfg Co.	3178 Seventeenth
BUILDING AND LOAN ASSOCIATIONS.	
Continental Building and Loan Association	222 Sansome
Pacific States S. L. & B. Co.	410 Pine
BUILDING MATERIALS.	
Waterhouse & Price	206 Kearny
BUILDING PAPER MANUFACTURERS.	
Pacific Refining and Roofing Co.	113 New Montgomery
Paraffine Paint Co.	115 Battery
BUTCHIERS.	
Baccus, R. T.	SW. cor. O'Farrell and Mason
Bayle, Lacoste & Co.	534 Clay
By Yes, James & Co.	108 Clay
Bucknam, Robert F.	307 Sixteenth
Clayburgh & George	330 Kearny
DeCourtieux, A.	529 Merchant
Nolan Bros. Shoe Co.	844 Valeno's
CARPET REGISTER.	
Autographic Register Co.	523 Market
Hallwood Cash Register	1327 Market
CATERER.	
Wheeler, Chas. S.	1206 Sutter
CEMETRIES.	
Henderason, John, Mgr. Mt. Olivet Cemetery	916 Market
CENTRAL PARK ASSOCIATION.	
McNeill, D. R.	1187 Market
CHAIR MANUFACTURERS.	
Heywood Bros. & Wakefield Co.	561 Mission
CHARCOAL.	
Ohlandt, N. & Co.	Indiana and Yolo
CHEESE IMPORTERS.	
Schlegel, P. & Co.	

CHEMICAL WORKS.

California Chemical Works..... San Bruno Road and 27th
Western Chemical Co..... 314, 35th

CHEMISTS.

Curtis, J. M. & Son..... 123 California
CHEWING GUM MANUFACTURERS.
American Chicle Co..... 27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co..... 1310 Market
CHINA DECORATORS.

Perley, M. E..... 25 Post
CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co..... 617 Sansome
CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C..... 305 Battery
Weule, Louis..... 418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben..... 101 Powell
Aubin, Aug. H..... 1 Grant Ave

Blaskower, M. & Co..... 223 Montgomery
Brandt, Jacob..... 415 Battery

Carter, Dan P..... 812 Market
Drinkhouse, J. A. Co..... 225 Battery

Gust, M. A. & Co..... 203 Kearny
Heyneman, Herman..... 204 Sacramento

Judell, H. L. & Co..... 314 Sacramento
Lane & Connelly..... 204 Market

Langstader, I. S..... 401 Geary
Lewis, Wm. & Co..... 24 California

Michalitschke Bros..... 110 Market
Michalitschke, Chas..... 101 Grant Ave

Ordenstein, Max..... 322 Battery
Plagemann, H. & Co..... 709 Market

Rinaldo Bros. & Co..... 300 Battery
Schoenfeld, Jonas..... 508 Washington

Schmidt & Bendzen..... 3 Market
Wertheimer Co., The..... 3 Battery

Willard Bros..... 636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The..... N. E. cor. Jessie and Eckert

CIRCULAR DISTRIBUTORS.

Well, W. M. Co..... 106 Pine

CLEANSING COMPOUND.

Utica Cleansing Compound Co..... 21 Spear

CLOAK AND SUIT HOUSES.

Callieau, Armand..... 114 Kearny
Columbia Cloak and Suit House..... 1022 Market

Davidson, D. M. & Co..... 52 First

Golden Gate Cloak and Suit House..... 1230 Market

Kelly & Liehes..... 120 Kearny

Messager, E..... 145 Post

Stein, J. H. & Co..... 716 Market

CLOTHING DEALERS.

Benedict & Turner..... 23 Montgomery

Brown Bros. & Co..... 121 Sansome

Frank Bros..... 335 Kearny

Hirsch Bros..... 221 Montgomery Ave

Hirsch, L. & Co..... 927 Kearny

Hoffman, Rothschild & Co..... 11 Battery

Jewell, G..... 530 Kearny

Keilus, Chas. & Co..... 132 Kearny

Mandel, Purisch & Wiener..... 125 Sansome

Merle, L. V..... 6th and Mission

Neustadter Bros..... 113 Sansome

Prager, A. J. & Sons..... 57 Market

Raphael's..... 9 Kearny

Roos Bros..... Kearny and Post

Straus, Louis..... 11 Sansome

Summerfield & Roman..... 5th and Market

COAL DEALERS.

Allen, Chas. R..... 144 Stewart

Brooks, Peyton H..... 511 Blug

Campbell, Arthur C..... 524 Second

Cornwall, P. B..... 204 Front

Fritch, Geo..... 110 East

Hardman, John..... 710 Brannan

McManam, Wm. S. W. cor. Polk & Washington

Middleton, John..... 309 Stockton

Morton, Thomas..... 674 Geary

Oregon Coal & Navigation Co.....

..... Broadway and East

Rosenfeld's John, Sons..... 202 Sansome

San Francisco & San Joaquin Coal Co..

..... 515 State Deposit Bldg

Stafford, W. G. & Co..... 211 East

Wainwright & Easton..... 131 Folsom

Wilson, J. C. & Co..... 900 Battery

CODFISH DEALERS.

Union Fish Co..... 24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co..... 117 Washington

Armsby, J. K. & Co..... 138 Market

Blagl, D. & Co..... 520 Sansome

Caffrey, John..... 21 Sutter

California Product Co..... 124 California

Christy & Wise Com. Co..... 327 Sansome

Cutter & Moseley..... 302 California

Dairymen's Union..... 12 Davis

Dallman, L. & Co..... 26 Clay

DeBernardi, D. & Co..... 409 Front

Demartini, John & Co..... 315 Washington

Dempster & Son..... 320 Sansome

Dennison, W. E. & Co..... 123 California

Detels, M. P..... 218 California

Dodge, Sweeney & Co..... 114 Market

Doyle, H. & Co..... 51 Clay

Duffy, J. J. & Co..... 304 Washington

Eveleth-Nash Co..... 422 Front

Field Mercantile Co..... 111 Front

Freitas, M. T. & Co..... 325 Front

Galli, A. Fruit Co..... 516 Sansome

Garcia & Maggini..... 100 Washington

Getz Bros. & Co..... 111 California

Gray & Barbieri..... 309 Washington

Greenway, E. M..... Bohemian Club

Grimm & Kelley Co..... 132 Market

Grinbaum, M. S. & Co., Ltd..... 215 Front

Guggenheim & Co..... 118 Davis

Haight, Fred B..... 212 Front

Hansen, John R. & Co..... 310 Davis

DRY AND FANCY GOODS HOUSES.

Bauer Bros & Co..... 21 Sansome

City of Paris Dry Goods Co, The..... Geary & Stockton

Curtin, C..... 911 Market

Davis, R. D. & Co..... 39 Clay

Dinkelpiel, L. & Sons..... 39 Battery

Graf Bros..... 569 Market

Greenberg & Greenberg..... 31 Grant Ave

Hale Bros..... 979 Market

Kohlberg, Strauss & Frobman..... 107 Post

Kennedy, R. T. Co..... 1106 Market

Lippmann Bros..... 435 Hayes

Livingston Bros..... 123 Post

Marcuse, M. & Co..... 125 Sansome

Michels & Wand..... 26 Kearny

Moran, J. M. & Co..... 1009 Market

Murphy, Grant & Co..... Sansome & Bush

Muser, Otto..... 12 Phelan Bldg

Newman & Levinson..... 129 Kearny

Nordin, Moffatt & Co..... 121 Post

Priester, Joseph..... 1415 Stockton

Quinn, J. E..... 1401 Polk

Sachs Bros. & Co..... Sansome & Bush

Samuels Lace House Co, The D..... 225 Butter

Schmidt, Ben J. & Co..... 125 Sansome

Schoeholz Bros. & Co..... 110 Sixth

Silverman, J..... 222 Third

Steen, M. A. & Co..... Geary and Powell

Strauss, Levi & Co..... 16 Battery

Weill, Raphael & Co..... Kearny and Post

Weinstock, Lubin & Co..... Market and Taylor

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning Works,

The..... 27 Tenth

Hickman, Henry..... 3915 Sacramento

Snow, John F. & Co., Dyeing & Cleaning

Works..... 3 Grant Ave

EDUCATIONAL INSTITUTIONS.

California Business College..... 305 Larkin

Heald's Business College..... 24 Post

S. F. Business College..... 1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co..... 19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Dobie Co., Abner..... Fremont and Howard

Electrical Engineering Co..... 509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Elec. Corp..... 527 Mission

Cal. Electrical Works..... 409 Market

Electric Railway and Manufacturers' Supply Co..... 68 First

General Elec. Co..... Claus Spreckels Bldg

Hetty Bros..... 126 Eddy

Klein Elec. Works, The J. M. 421 Montgomery

Summerhayes, W. R..... 627 Howard

ELECTRICAL MACHINERY.

Westinghouse Electric & Mfg. Co..... 111 His Bldg

ELECTRO-PLATERS.

Denniston's San Fransico Plating Works

..... 743 Mission

Golden West Plating Works..... 103 Beale

S. F. Novelty Plating Works..... 515 Mission

ELEVATOR MANUFACTURERS.

Cahill & Hall Elevator Co..... 133 Beale

Hall, C. L. & Co..... 315 Fremont

Holman, W. L..... 219 Fremont

McNicoll, A. J. & Co..... 122 Market

Otis Elevator Co..... 209 Second

EMROIDERIES AND LACES.

Levy, Jules & Bro..... 5 Sansome

ENGINEERS-ELECTRICAL.

Wass, D. D..... 34 East

ENGINEERS-HYDRAULIC AND MECHANICAL.

Cobb & Hesselmeier..... 58 Thurlow Block

ENGINEERS' SUPPLIES.

Pickthall, M. & Co..... 105 Fremont

Winans, J. C..... 151 Fremont

ESSENTIAL OILS.

Boldemann, A. C. & Co..... 313 Front

EXPORTERS AND IMPORTERS.

Wellman, Peck & Co..... 201 Market

FIRE PROOFING.

Western Expanded Metal & Fire Proof-

ing Co..... 415 C. Spreckels Bldg.

FIREWORKS.

California Fire Works Co..... 219 Front

FISH DEALERS.

Drysellus & Co..... 93 Cal. Market

FLORISTS.

Jacquemet, J. & Co..... 506 Eurok

McLellan Bros..... 1713 Washington

Sievers & Boland..... 25 Post

FORWARDING AGENTS.

Earl, D. W. & Co..... 129 Crocker Bldg

HAY AND GRAIN DEALERS.

Anspacher Bros.....	214 Pine
Chase, W. W. Co.....	1938 Market
Ellis, H. C. & Co.....	105 Stewart
Goss, Chas. E.....	2100 Mission
Meyer, Albert.....	2303 Geary
Moore, Ferguson & Co.....	310 California
Morrow, Geo. & Co.....	303 California
Peters & Cowe.....	591 Sixth
Scott & Magner.....	615 Sixth
Somers & Co.....	664 Sixth
Vermell, J. L.....	Seventh and Brannan

HEATING AND VENTILATING.

Royal Heating Co., Inc.....	210 Mason
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HORSE SHOEING.

Odea, Martia.....	126 Geary
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HOTELS.

California Hotel.....	Bush, near Kearny
Colonial Hotel.....	Pine & Jones
Gallagher, John P.....	Langham Hotel
Holm & Saxtorph, Baldwin House.....	30 Ellis
Hotel Bella Vista.....	1001 Pine
Hotel Rafael.....	San Rafael
Kirkpatrick, John C.....	Palace Hotel
Occidental Hotel.....	Montgomery
Stewart, M. & C.....	431 Ellis
St. Nicholas.....	Market and Hayes
Turpin, F. L., The Royal.....	126 Ellis

HOUSEHOLD UTENSILS.

Wieder & Co.....	22 Second
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ICE DEALERS.

Consumer's Ice Co.....	420 Eighth
Merchants' Ice and Cold Storage Co.....	212 Clay
Union Ice Co.....	735 Fourth

INSURANCE.

Ahpel & Bruckman.....	209 Sansome
Alliance Assurance Co.....	416 California
Bagga & Stove.....	411 California
Berthau, Cesar.....	423 California
Butler & Hewitt.....	413 California
Com'l Union Assurance Co.....	416 California
Craig, Hugh.....	210 Sansome
Dave, J. B. F. & Son.....	215 Sansome
Dornin, Geo. D.....	Sansome and Bush
Fidelity & Casualty Co.....	Mutual Life Bldg
Fireman's Fund Insurance Co.....	401 California
Forbes, A. B. & Son.....	Mutual Life Bldg
Graat, Geo F.....	211 Sansome
Gutte & Frank.....	303 California
Herold, Rudolph, Jr.....	415 California
Ina. Co. of North America.....	412 California
Landers, William J.....	205 Sansome
Liverpool & London & Globe Ins. Co., The.....	422 California
Manheim, Dibbern & Co.....	217 Sansome
Milwaukee Mechanics' Ins. Co.....	410 California
Nathan & Kingston.....	501 Montgomery
New York Life Ins. Co.....	Mills Bldg
New Zealand Ins. Co.....	312 California
Norwich, Union Fire Ins. Society.....	314 California
Pacific Mutual Life Ins. Co. of California.....	Montgomery and Sacramento
Pacific Surety Co.....	Safe Deposit Bldg
Parker, Chas. M. T.....	214 Pine
Potter, Edward E.....	322 Montgomery
Preferred Accident Insurance Co.....	Mills Bldg
Shields, A. M.....	Crocker Bldg
Transatlantic Fire Ina. Co.....	213 Sansome
Turner, Geo. W.....	315 Safe Deposit Bldg
Vosa, Conrad & Co.....	204 Sansome
Watt, Rolla V.....	Pine & Sansome
Wilson, Horace.....	421 California

IRON WORKS.

California Iron Yard.....	640 Second
Morton & Hedley.....	234 Fremont
Vulcan Iron Works.....	505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....	214 Post
Nippon Company.....	403 Geary
Solomon, C., Jr.....	422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....	12 Sansome
Mendelson Bros.....	7 Battery

JEWELEERS.

Baldwin Jewelry Co.....	844 Market
Barth, Rudolph.....	111 Post
Brittain & Co.....	22 Geary
California Jewelry Co.....	134 Sutter
Eisenberg, A. & Co.....	126 Kearny
Gindemann, W.....	5 Third
Greenweig, George & Co.....	206 Kearny
Hall, A. I. & Son.....	643 Market
Judis, Alphonse.....	4 Chronicle Bldg
London Diamond Co.....	35 New Montgomery
Lundberg & Lee.....	232 Post
Nordman Bros.....	134 Sutter
Phelps & Adams.....	120 Sutter
Radke & Co.....	118 Sutter
Rothschild & Hadenfeldt.....	207 Sutter
Schumacher & Co.....	621 Market
Schusler, M. & Co.....	713 Market
Schwartz, K. G.....	502 Battery
S. F. Diamond House.....	225 Sutter
Shreve & Co.....	Crocker Bldg
Vanderslice, W. K. & Co.....	136 Sutter

JEWELEERS' SUPPLIES.

Armer & Weinschenk.....	207 Sutter
Knitted Goods.	

Gantner & Mattern.....	20 Post
Pfister, J. J. Knitting Co.....	60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....	134 Post
Jacobs & Co.....	113 Kearny
Magnin & Co.....	920 Market
Marks Bros.....	1210 Market
Rosenthal, S. & Co.....	937 Market

LADIES' TAILORS.

Feder, M.....	211 Post
Flamm, G.....	145 Polk
Frances, M.....	796 Sutter
Lowenthal & Co.....	914 Market

LAMPS.

Boesch Lamp Co.....	685 Mission
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LAUNDRIES.

La Grande Laundry.....	23 Powell
S. F. Laundry Association.....	131 Ellis
U. S. Laundry Association.....	311 Sixteenth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....	683 Mission
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LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....	438 Montgomery
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LEAF TOBACCO DEALERS.

Conradi & Goldberg.....	730 Montgomery
Kohlberg & Co.....	526 Washington
London, H.....	540 Washington
Stoll & Van Bergen.....	545 Market
Wagner Leather Co.....	306 Clay

LIGHT AND POWER COMPANIES.

Equitable Gas Light Co.....	516 California
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LIME AND CEMENT.

Cowell, Henry & Co.....	211 Drumm
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LITHOGRAPHIERS.

Bosqui Printing & Engraving Co.....	523 Clay
Britton & Rey.....	525 Commercial
California Lithograph Co.....	518 Clay
Mutual Label & Litho Co.....	2d and Bryant
Union Lithograph Co.....	325 Sansome

LIVERY STABLES.

Clemens, C. J.....	409 Taylor
Kehy, Thos. & Sons.....	1629 Pine
McCord, Alex & Co.....	221 Elias
Nolan, John & Sons.....	1611 California

LUMBER DEALERS.

Ailion Lumber Co.....	Fifth & Hooper
Blyth & Trott.....	Spear & Mission
Casper Lumber Co.....	20 California
Doe, Chas. F. & Co.....	101 Howard
Dolbeer & Carson.....	10 California
Gray's Harbor Commercial Co.....	237 California
Haywood, Franklin.....	5 Market
Hill, F. A. Co.....	Santa Cruz
Hooper, C. A. & Co.....	204 Front
Jones, Richard C. & Co.....	739 Bryant
Meyer, Adolph.....	1510 Devisadero
Morrison Lumber Co.....	732 Brannan
Pope & Talbot.....	314 California
Renton, Holmes & Co.....	35 Stewart
Scott & Van Arsdale L. Co.....	5th & Brannan
S. F. Lumber Co.....	Third &

LAW, HARTLAND.....**2304** Van Ness Ave
MACKAY, JOHN W......**7** Nevada Block
MARTEL, J. L......Mountain View, Cal
MARYE, GEO. T. JR......**234** Montgomery
RODGERS, ARTHUR.....**16** Nevada Block
SHELDIS ESTATE CO......**324** Bush
WELLA, W. H......Mills Bldg
WILSON, A. W......Hotel Richleu

PUMPING MACHINERY.

DOW, GEO. E. PUMPING ENGINE CO......**119** First
JACKSON, BYRON MACHINE WORKS......**411** Market

RAILROAD TIES AND TAN BARK.

BENDER BROS......**5** Market

REAL ESTATE DEALERS.

ASHTON & GARDNER.....**411** Montgomery
BABIN, LANDRY C......**413** Kearny
BALDWIN & HOWELL.....**10** Montgomery
BALDWIN, O. D. & SON.....**22** Montgomery
BRESSE, G. L. & CO......**412** Pine
BUCKINGHAM, A. E......**26** Montgomery
BURNHAM & MARSH CO......**20** Montgomery
CENTER & SPADER.....**11** Montgomery
COFFIN, D......**3223** Mission
CRIM, W. H. & CO......**118** Montgomery
DAVIS, ALFRED E......**230** Montgomery
EASTON, ELDIDGE & CO......**63** Market
FLINN, SANDERSON & CO......**238** Montgomery
GISELMAN, WILLIAM, TRUSTEE.....**120** Phelan Bldg
GRIFFIN, MARION.....**719** Market
HENDRICKSEN, WILLIAM & CO......
HEYMAN, JACOB & SON.....**117** Sutter
HHN, F. A. CO......Santa Cruz
HOOKER & LENT.....**14** Post
LEONARD & LEONARD.....**137** Montgomery
MADISON & BURKE.....**626** Market
MAGEE, THOS. & SONS.....**5** Montgomery
MCATEE BRO......**108** Montgomery
MCELROY, R. D......**4** Phelan Bldg
OLIVER, B. P......**114** Montgomery
PATTERSON, GEO. W. H. & CO......**11** City Hall Sq
PFOFF, JOHN.....**403** Pine
RICH, A. J. & CO......**112** Montgomery
SCHLESINGER, NATHAN.....**304** Montgomery
SHAINWALD, BUCKBEE & CO......**210** Montgomery
SMITH, JULIEN.....**420** Montgomery
STRASSBURGER, I. & CO......**340** Pine
UMBEN, G. H. & CO......**14** Montgomery
VON RHEIN REAL ESTATE CO., INC......**513** California

RECREATION GROUNDS.

HERMAN, R......Harbor View Park

REFINERS.

SELBY SMELTING & LEAD WKS......**416** Montgomery

RESTAURANTS.

BAY STATE RESTAURANT.....**29** Stockton
BERGEZ, JOHN.....**332** Pine
BLANCO & BRUN.....N. E. cor. Eddy & Mason
BREUSS, M. A......**70** Third
CHRISTENSEN, M. A. C......**26** Fifth
COLLINS & WHEELAND.....**329** Montgomery
DETJEN & MENGE.....**35** Market
Galindo, F. B......**205** Kearny
GUTZEIT & Malfanti.....**110** O'Farrell
JOHNSON RESTAURANT CO......**28** Montgomery
KRONE, F. W......**35** Gary
LARSEN, C. G......**16** Eddy
Loupy, Noel P......**126** Geary
Page & Falch.....Turk and Mason
PETERSON, P......**623** Kearny
POUCHAN & SCHLATTER.....**33** O'Farrel
PRIET, P. & CO......Geary and Stockton
RUEDIGER & LOESCH.....**111** Lark
SCHWARZ & BETH.....O'Farrell & Market
SWAIN, FRANK A......**213** Sutter
TECHAU, R. J......Mason, dr. Elks
WESTERFIELD, P. & CO......**1035** Market
WICKER & HERMANSON.....Market & Park Ave
YOUNG, H. H......**228** Kearny
ZINKAND, CHAS. A......**927** Market

RIGGERS.

SERVANT & RICE.....**17** Howard

RUBBER GOODS.

BOST. WOV. HOSE & RUBBER CO......**14** Fremont
BOWERA RUBBER CO......**42** Sacramento
GENERAL SUPPLY CO......**537** Mission
GOODYEAR RUBBER CO......**577** Market
G. P. and RUBBER MFG. CO......**30** Fremont
MORGAN & WRIGHT.....**305** Larkin
N. Y. BELTING & PACKING CO......**509** Market
Occidental Rubber Co......**35** New Montgomery
WINSLOW, C. R. & CO......**44** Second

SAFES.

HALL'S SAFE & LOCK WORKS.....**609** Market
HERMANN SAFE CO......**417** Sacramento
PARCELLS-GREENWOOD CO......**216** California

SAW WORKS.

CALIFORNIA SAW WORKS.....**210** Mission
SIMONDA SAW CO......**33** Market

SCHOOL AND KINDERGARTEN SUPPLIES.

BRADLEY, MILTON CO......**122** McAllister

SCOTCH TWEEDS.

CRAIG BROS......**120** Sutter

SCREEN WORKS.

QUICK, JOHN W......**221** First

SEC'Y MERCHANTS' ASSOCIATION.

FREUD, J. RICH'D......Mills Bldg

SEEDS AND GRAIN.

BOWEN, E. J......**815** Sansome

HILLENS, F......**200** Davis

SEEDS AND PRODUCE.

VOLKMAN, CHAS. M. & CO......**408** Front

SEWER PIPE AND TERRA COTTA.

CLARK, N. & SONS.....**17** Spear
GLADDING, McBEAN & CO......**1358** Market
STEGER TERRA COTTA & POTTERY WORKS......
..........**1556** Market

SEWING MACHINES.

EVANS, J. W......**1021** Market
SINGER MFG. CO......**22** Post
WHITE SEWING MACHINE CO......**300** Post
WILCOX & GIBBS SEWING MACHINE CO......**334** Post

SHEET IRON AND PIPES.

SMITH, FRANCIS & CO......**83** Fremont

SHIP BUILDERS.

HAY & WRIGHT.....**36** Steuart
TURNER, MATTHEW.....**40** California
WHELAN, JOHN A. & BRO......**250** Spear

SHIP CHANDLERS.

FOARD, L......**11** Market
JOSSELYN, G. M. & CO......**38** Market
Lewis, Anderson & CO......**24** East

SHIPPING AND COMMISSION.

ALEXANDER & BALDWIN, LTD......**208** Market
BALFOUR, CUTHRIE & CO......**316** California
CHAPMAN, W. B......**123** California
DELUIS & CO......**209** Safe Deposit Bldg
DECKMANN & CO......**421** Market
GRACE, W. R. & CO......N.E. cor. Cal. & Battery
JOHNSON-LOCKE MERCANTILE CO......**123** California
KNUDSEN, C. N. & CO......**122** Davis
LUND, HENRY & CO......**214** California
MARCUS, GEO. & CO......**232** California
MITSUI & CO......**415** Safe Deposit Bldg
MCNEAR, G. W......**326** California
MAYER, WILSON & CO......**210** Battery
NEWHALL, H. M. & CO......**309** Sansome
OTIS, McALLISTER & CO......**109** California
PARROTT & CO......**306** California
PK. CHAS. W. & CO......**124** California
PINET, J. & CO......**504** JACKSON
PLUMMER, GEO. E. & CO......**54** STEUART
SPRECKELS, J. D. BROS. & CO......**327** Market
ULRICH, J. F......**122** Clay
WEBSTER & DUNBAR.....**320** Davis
WILLIAMS, DIMOND & CO......**202** Market

SHIPSMITHS.

CHRESTOFFERSEN & TWAY.....**420** BEALE

SHIRT MANUFACTURERS.

BEAMISH, P......COLUMBIA BLDG
IDE, GEO. P. & CO......**526** Market
LAUTERMILCH, THE L......**328** BUSH

SILK MANUFACTURERS.

CARLSON-CURRIER CO......**8** SUTTER
NONOTUCK SILK CO......**535** Market

SMOKERS' ARTICLES.

HEININGER, C. P. & CO......**535** Market

SOAP & TALLOW MANUFACTURERS.

FISCHBECK & GLOOTZ.....**307** SACRAMENTO
LILLE, CHARLES.....N.W. cor. Bay & Webster
LUHN, OTTO & CO......**117** DIAMOND
NEWELL & BRO......**217** DAVIS

SODA WATER APPARATUS.

BECHT, J. G. & CO......**304** STOCKTON

SODA WATER MANUFACTURERS.

BELFAST GINGER ALE CO......UNION & OCTAVIA

SPICES AND FLAVORING EXTRACTS.

RIEGER, PAUL & CO......**141** FIRE:

SPONGES AND CHAMOIS.

AMERICAN SPONGE CO......**150** NEW MONTGOMERY

SPORTING GOODS.

ST. GERMAIN BILLIARD CO......**409** MARKET

STAMP DEALERS.

MAKINS & CO......**606** Market
SELLSCHOPP, W. & CO......**118** STOCKTON

STARCH MANUFACTURERS.

EVERDING, J. & CO......**48** CLAY

STATIONERS AND PAPER DEALERS.

BLAKE, MOFFITT & TOWNE.....**55** FIRST

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CROCKER, H. S. CO......**215** BUSH

DODGE STATIONERY CO......**123** GRANT AVE

HEYENMANN, MILTON.....**415** MONTGOMERY

LE COUNT BROS......**533** MARKET

ZELLERBACH, A. & SONS.....**418** SANSOME

STATISTICIAN AND ECONOMIST.

MCCARTY, LOUIS P......**2337** PINE

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OCIDENTAL & ORIENTAL STEAMSHIP CO......
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PACIFIC MAIL STEAMSHIP CO......**421** MARKET

PETERSON, JAMES P......**56** STEUART

TOYO KISEN KAISHA.....**421** MARKET

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ESCHEN & MINOR.....**8** MISSION

FRESE, A. C......**66** MISSION

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STEVEDORES.**STORE AND OFFICE FIXTURES.**

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STOVES AND RANGES.

SCHLECK, JOHN C......**13** BLUXOME

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HOPPE & ROBINSON.....**404** SUTTER
SURVEYING INSTRUMENTS.

LIETZ, A. CO......**422** SACRAMENTO

SYRUPS.

LONG SYRUP REFINING CO......**EIGHTH & BRADNAN**

PACIFIC COAST SYRUP CO......**713** SANSOME

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BAUMGARTEN, J. & CO......**7** MONTGOMERY

BYRNE, JOS. & CO......**1145** MISSION

FORD, C. W. R. & CO......**116** SUTTER

GALLAGHER, P. H. & CO......**809** MARKET

REISLA BROS. & CO......**24** SUTTER

STEIN, SIMON & CO......**SECOND & MARKET**

TAILOR TO TRADE.

HILP, HENRY.....**102</b**

MERCHANTS' ASSOCIATION

REVIEW.

J. RICH'D FREUD, - - - - - EDITOR

Circulation, 10,000 Copies.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone, Main 5045.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer. Facts upon municipal affairs will be the first consideration of the REVIEW.

Attitude of the Board of Directors.

Circular Letter Sent to All Members of the Association on September 2, 1901.

To the Members of the Merchants' Association.

GENTLEMEN: — In view of the disorganized condition of trade affairs in the city at the present time, the Board of Directors submits the following statement of its attitude upon the question:

During the seven years' existence of the Merchants' Association, the scope and utility of its work have been clearly developed and defined. It was organized chiefly to aid in the line of municipal advancement and reform. It was intended to occupy a field entirely its own, and it has ever sought to avoid taking up any work which was covered by any other organization, or to do anything which could possibly serve to weaken its power in its own peculiar field.

As a consequence, your Board of Directors has conscientiously refrained from taking any active part in the present industrial complications. They are firmly convinced that this policy was well advised. With a membership of nearly thirteen hundred firms, comprising all classes of business in the community and not unlikely holding opinions on both sides of the great question before the public, they believed that any action on the part of this Association would only create partisan feeling and jeopardize its future usefulness.

Your Board of Directors has never failed to appreciate the solemn duty of all good citizens to endeavor to preserve and restore industrial peace and prosperity. They assure you that, within the province of the Constitution of the Association, your Board of Directors has exerted its best wisdom and its utmost energy and power to protect the fair name of our city, and they will neglect no opportunity for usefulness where their services may seem to be of value in the bringing about of an early understanding between the factors of this present unfortunate controversy.

Sincerely yours,

BOARD OF DIRECTORS
OF THE MERCHANTS' ASSOCIATION.

O. D. BALDWIN,

C. S. BENEDICT,

CHARLES BUNDSEN,

FOSTER P. COLE,

ANDREW M. DAVIS,

W. J. DUTTON,

MARSHAL HALE,

A. J. McNICOLL,

W. J. NEWMAN,

EDWARD B. POND,

WILLIAM P. REDDINGTON,

A. H. VAIL,

F. H. WHEELAN,

FRANK J. SYMMES,

President.

SPECIAL MEETING OF THE MERCHANTS' ASSOCIATION.

GOLDEN GATE HALL, TUESDAY EVENING, SEPTEMBER 10, 1901.

DISCUSSION UPON THE INDUSTRIAL COMPLICATIONS—ATTITUDE OF THE BOARD OF DIRECTORS ENDORSED.

Seven hundred citizens, members and representatives of firms in the Merchants' Association, attended the special meeting of the Association at Golden Gate Hall, Tuesday evening, September 10th. President Frank J. Symmes opened the meeting by reading the following request, signed by ten members of the Association:

SAN FRANCISCO, August 30th, 1901.

The undersigned, members of the Merchants' Association, respectfully request you to call a Special Meeting of said Association on Tuesday evening, September 10th, to consider the industrial condition of this city.

President Symmes, thereupon, stated briefly the attitude of the Board of Directors in the present industrial complications. As explained in the circular letter recently sent to each member, the Association did not see its way clear to interfere in the industrial conflict. The Merchants' Association has a special mission to perform in the improvement of municipal conditions. The Board of Directors has refrained from taking a partisan stand in the labor dispute, so that the influence and usefulness of the Association in other directions might not be impaired. President Symmes continued to explain, however, that the Board of Directors had not been lukewarm in the matter and was ready to act whenever a favorable opportunity arose. In fact, a special committee had been appointed by the Board to co-operate with committees from other commercial bodies to render all possible assistance in the settlement of the labor controversy.

President Symmes then asked those who had signed the petition to state the grounds for calling the meeting, and what action they desired the Association to take. Mr. W. M. Cubery thereupon read a paper upon trades unions and the present industrial complications. He claimed that the Merchants' Association should act the part of peacemaker in the present dispute, and concluded by presenting the following resolution and moving its adoption:

Resolved. That a Committee of Five be appointed by the Chair to endeavor to bring about a settlement of the present strike.

Mr. Henry F. Pernau then spoke briefly upon the present industrial situation. He dwelt particularly upon the pernicious effects of sensational journalism that distorted facts and caused ill-feeling among various classes in the community.

Mr. D. V. Kelly then addressed the meeting regarding the position of the Board of Directors in the present controversy, stating that a Committee of the Board was already engaged in endeavoring to bring about a settlement. He concluded his remarks by offering the following substitute for Mr. Cubery's resolution:

Resolved. By the members of the Merchants' Association, in Special Meeting assembled, this 10th day of September, 1901, that we hereby express our approval of the attitude of our Board of Directors in the present industrial complications.

Upon motion, duly seconded, this resolution was adopted by an almost unanimous vote.

Mr. A. M. Robertson spoke upon the causes of the present labor troubles, stating that each side appeared to be partly right and partly wrong. He believed the unions were right regarding questions of wages and hours, but that the employers were right in claiming the privilege to control and manage their own business.

Mr. C. A. Murdock addressed the meeting upon the commendable work of the Merchants' Association and the possibility of exerting its efforts and influence to effect a settlement of the present labor difficulties. He stated that every strike was settled by public opinion. Mr. Murdock suggested mutual concession as a basis upon which a fair settlement might be secured. The right of labor to organize is universally conceded. Union laborers should also concede the right of non-union laborers to occupy positions without interference. Mr. Murdock then submitted the following resolution:

Resolved. That the Merchants' Association commends the course of its Board of Directors in appointing a Committee charged with the duty of endeavoring to effect a settlement of the industrial differences under which the community is suffering. We realize the difficulty of harmonizing principles that seem to conflict, but we deplore the loss, suffering and ill-will that must result if this contest is prolonged until one side is forced to surrender. We, therefore, respectfully urge that the services of our Committee be availed of in the hope that through mutual concessions, which shall not forfeit the reasonable ends sought by each, this disastrous struggle may speedily be ended.

Mr. E. D. Taylor claimed that the Merchants' Association should take a decided stand in the matter. He believed strongly that the policy of resistance to the unreasonable demands of the labor leaders should have the unequivocal support of the Association. He

offered the following as a substitute for Mr. Murdock's resolution:

Resolved. That the present policy of resistance to the demands of organized labor at this time, is in full accord with the views of the Merchants' Association in meeting assembled.

Mr. Henry Flageollet then narrated the experience of the butchers in settling their strike. In that strike, he said, the two factions were not afraid to confer and many conferences were held. He considered Mr. Taylor's resolution too harsh and that the Association had no right to interfere in the present strike. He suggested that a conference be held of the contending parties.

Mr. O. F. Von Rhein was strongly opposed to the resolution offered by Mr. Taylor. He appealed to the Association not to pass hastily upon the question without hearing the other side. He claimed that employers were not opposed to unionism. Even if the present demands of organized labor were unreasonable, he did not consider it advisable to administer any unnecessary blow. A resolution had already been adopted in support of the action of the Board of Directors and he advised that toleration be shown of the opinions of others.

Ex-President Dohrmann said that inasmuch as the Labor Union leaders have written two letters to the Merchants' Association which seemed to him to place the Association in the position of a judicial body, he opposed the passage of the resolution offered as that would indicate partisanship on the part of the Association. He further said that at the same time "He who came into a Court of Equity must come with clean hands; there must be no blood of their fellow workingmen upon them," and while it was not charged that the better and larger number of members of Labor Unions had committed violence, he had not then heard of opposition to such violence by the leaders.

Mr. Dohrmann in the course of his remarks claimed that the merchants, as a class, were not opposed to Labor Unions that were organized for the purpose of bettering the conditions of their members in regard to hours of labor and wages. In proof of this he related his own experience with the Teamsters' Union whose business agent had requested his aid to have the driver of his truck join the Union. Upon assurance by this agent that the Union was only organized for the above purposes, Mr. Dohrmann not only urged his driver to join, but he paid the initiation fee of \$25; the result was that now after seven years of service by the driver, who had all these years received more than Union wages and had to work less than Union hours, the driver had to resign his position or risk meeting violence if he continued to work.

Mr. Dohrmann assumed that most of the merchants present had been equally friendly to the Teamsters' Union when it was first formed (as otherwise this Union could not have established itself so quickly), and had willingly paid the advance caused by the increase of wages where less than Union rates had been paid.

The present state of industrial war between employers and employees (who should be friends, as their best interest was promoted by co-operation and harmony), was to be regretted, but Mr. Dohrmann believed that the strike could be easily ended if no laws and no limbs were broken, if the Union leaders would fully recognize the constitutional right to labor whether the laborer was a member of a Union or not, and if they would denounce and help to prevent violence. That being the case, they would be recognized as true friends of labor, minor differences being easily adjusted and peace and harmony speedily restored. In conclusion, Mr. Dohrmann asked that no matter how the present strike might end, that no enmity should be shown to former employees after it was over and that no wages should be lowered, no matter what side may win in the present struggle.

Upon motion, duly seconded, the resolution offered by Mr. Taylor was thereupon laid upon the table. A vote was then taken upon Mr. Murdock's resolution, and it was lost, there being but twenty ayes.

President Symmes then stated that two communications had been handed in at the meeting from the Brotherhood of Teamsters. They were dated September 5th and September 8th and had already appeared in the public press several days ago. In response to his inquiry whether it was the pleasure of the members to hear the communications, the meeting decided not to have the letters read.

Resolutions upon the attempted assassination of President McKinley, as published on the first page of the REVIEW, were unanimously adopted by a rising vote.

MERCHANTS' ASSOCIATION



REVIEW

CIRCULATION 10,000 COPIES.

Published Monthly by the Board of Directors



VOL. 6.

SAN FRANCISCO, CAL., NOVEMBER, 1901.

No. 63.

SOCIAL AND INDUSTRIAL BETTERMENT.

An Illustrated Public Lecture, under the Auspices of the Merchants' Association,

—WILL BE GIVEN BY—

DR. WILLIAM H. TOLMAN, of New York,

Director of the Industrial Betterment Department of the League for Social Service

At Metropolitan Temple, Tuesday Evening, November 19, 1901, at 8 o'clock.

[Tickets to the Lecture may be had, without charge, at the Office of the Association, Mills Building.]

Dr. Tolman will Show that there is Something More Than Wages—A Closer Bond of Sympathy Between Employer and Employed—The Results at Port Sunlight, and Birmingham, England.—All Illustrated by More Than 150 Beautiful Pictures.

The lecture by Dr. Wm. H. Tolman on Social and Industrial Betterment which will be given in this city on Tuesday evening, November 19th, at Metropolitan Temple, promises to be one of the most interesting events of the season. Dr. Tolman is the Director of the Industrial Betterment Department of the League for Social Service of New York. He is not an amateur in his work nor as a lecturer. For more than thirteen years he has been a close student of the social and industrial problems both in this country and in Europe, and as they touch the life of the people.

The Social Economy Exhibit of the United States at the Paris Exposition of 1900 was collected and installed by the League's Industrial Betterment Department. In Paris he was a member of the International Jury and several of the sociological congresses. The success of this work was evidenced by the fact that the United States Government was given a Grand Prix for the Social Economy Exhibit. Dr. Tolman received the award of a gold medal as a collaborator.

Dr. Tolman is also one of the editors of "Social Service," a monthly review, which is now attracting the attention of the reading world. As a journal devoted to the promotion of better relations in the industrial world it is commanding itself to the great army of the employed.

COMFORT AND IMPROVEMENT OF EMPLOYEES.

The Doctor says that his studies for years of the factory system was to learn what was being done toward the comfort and improvement of the employees as regards wages, hours and social conditions; in short, what is now known as social and industrial betterment.

"There are instances," he continues, "in which the employee is reduced to an animal, and like an animal, is supposed to require enough only to keep him alive. In such cases the man becomes a machine, the only difference that he is energized by blood instead of steam."

"Taking another view of the situation, the employer has the opportunity of conferring a blessing not alone upon those who work for him, but further than that, upon their home and community at large. He also benefits himself by raising the standard of those who work for him, which gives him better workmanship and greater success in the business enterprise."

SOMETHING MORE THAN WAGES.

Employers everywhere are recognizing the fact that they should give their employees something more than wages, and firms which have adopted the new method of making conditions attractive for their workmen and interesting them in the business, have found that they realized a financial profit from such methods, in the quality and quantity of work done, as well as in the esthetic improvement.

The Industrial Betterment Department of the League for Social Service of New York is in constant communication with employers who were devising means and methods of making the factories and houses of their employees more cheerful and attractive, and of securing a closer bond of sympathy between themselves and the people in their employ.

150 COLORED LANTERN PHOTOGRAPHS.

In illustrating the application of the Industrial Betterment philosophy, Dr. Tolman will show colored lantern photographs to the number of 150 of the great forward industrial and social betterment movements in Europe and America. For instance, there will be pictures of the industrial commonwealth of Port Sunlight, England, where the Lever Brothers have provided homes, schools, churches, dining-rooms, parks, open air theaters and club houses for their 3,000 employees. Mr. Lever is the leading exponent of what he has happily and aptly phrased "Prosperity Sharing."

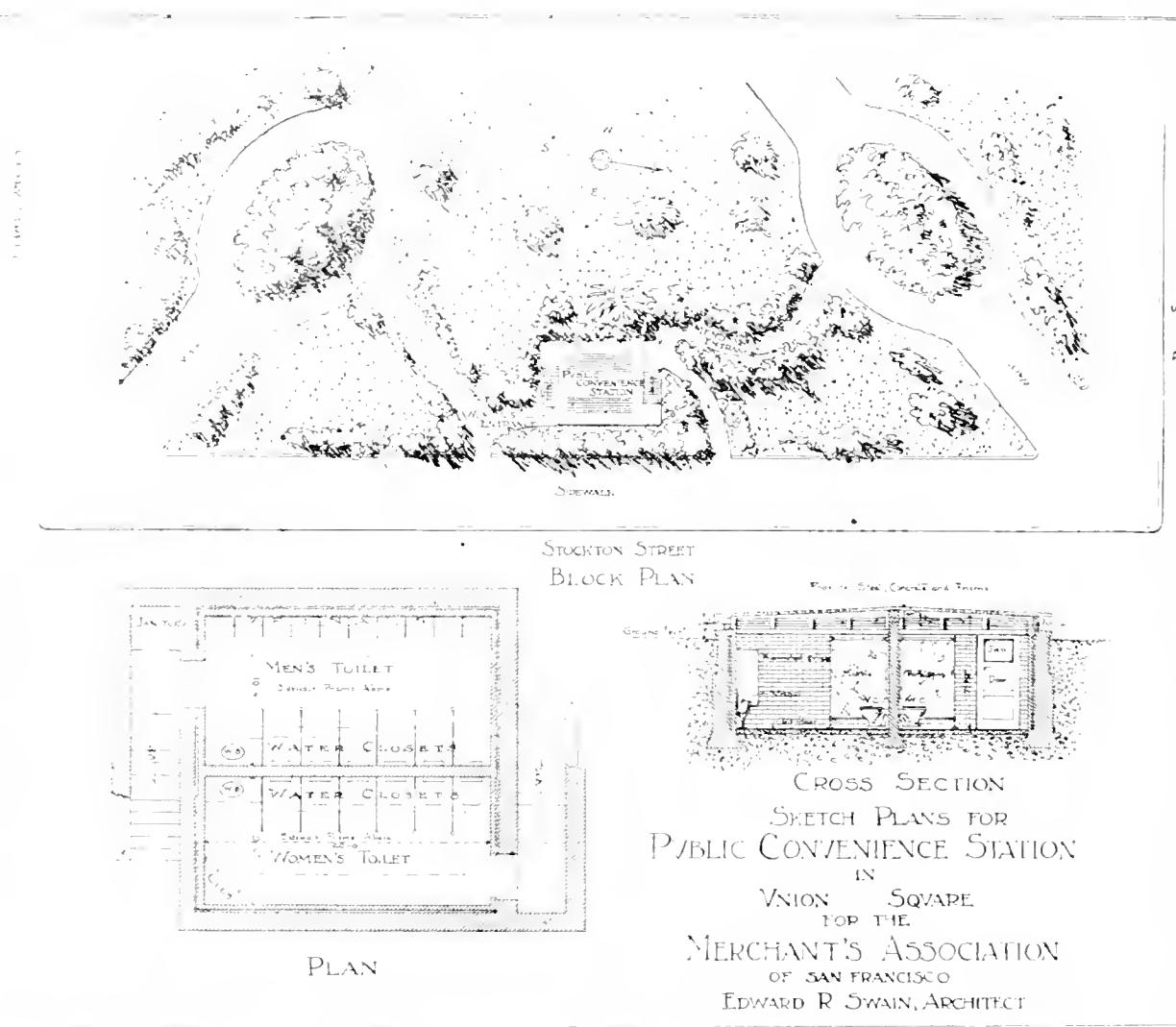
Dr. Tolman will also give a description, illustrated with many beautiful pictures, of wonderful welfare institutions of the Cadbury's, in Birmingham, England. Last year Mr. Cadbury placed in the hands of trustees property amounting to \$950,000, to be held in trust for the welfare of his working people and the community.

Many large industrial concerns in this country and their work in social and industrial betterment will be shown and described, as the Westinghouse Shops and Factories, Briarcliff Farms, H. J. Heinz Company, Sherwin, Williams Co., the work of the Industrial Committee of the Cleveland Chamber of Commerce, and many others. A rare and rich treat is in store for those who are fortunate enough to hear Dr. Tolman's lecture at Metropolitan Temple, Tuesday evening, November 19th.

Tickets to the Lecture may be procured, without charge, at the Office of the Merchants' Association, Mills Building, 7th Floor, Room 8.

Proposed Underground Public Convenience Station

IN UNION SQUARE, SAN FRANCISCO.



To the Board of Directors

of the Merchants' Association:

GENTLEMEN—Your Committee on Permanent Improvements having requested me to take up the matter of the establishment in this city of public convenience stations and to submit plans for the construction of an experimental station to be located at some suitable place, I beg respectfully to submit the following report and plans, together with various estimates of cost, for the construction of a double underground station, which, it is recommended, be located in Union Square.

NECESSITY FOR THESE STATIONS.

It is unnecessary for me to report at any length on the necessity for such stations in San Francisco or other large cities, as this is a matter which is universally conceded. The main difficulty here has been to discover a suitable location and method of construction which would result in convenience of access by the public and at the same time prevent the station from being unnecessarily conspicuous.

UNDERGROUND OR OVERHEAD STATIONS.

The solution of this question immediately brings up the relative merits of overhead or underground stations. While such stations are in some cities located above ground, it is not believed that this would meet with popular favor here. It is, therefore, recommended that the experimental station, if constructed, be underground.

LOCATION.

The location of the proposed station is a very important feature. It should be located at some point easily accessible to pedestrians and which will be near some business center of the city for years to come.

A very desirable location in this respect would be under the pavement in one of the street intersections along the north side of Market Street, between Montgomery and Powell streets. These locations have been investigated, but the great number of pipes and conduits located at these points, as well as the difficulty of constructing entrances which would not be obstructions or objectionable, renders these locations impracticable.

After considering various localities, it is recommended that the station be located in Union Square, preferably about the center of the side facing Stockton Street and near the sidewalk. The conditions here are favorable in every way for the construction of a station which will be easily accessible, and not only inconspicuous, but practically invisible.

The trend of retail business is setting strongly in this direction, and it seems inevitable that within a few years this will be one of the centers of retail trade.

The consent of the Park Commissioners will, of course, have to be obtained, but it does not seem that objection should be anticipated from this source, as the station will be underground and will not interfere with the general arrangement or appearance of the Park.

CONSTRUCTION.

In deciding upon a place for a station at this or some other suitable point, I have taken as a basis the underground public convenience station in New York, which is located in City Hall Square, in front of the City Hall and just off of Broadway.

The preparation of a detailed plan and specifications for the construction of a double underground station at the designated point in Union Square, along the lines of the New York station, was then referred to one of our members, Mr. Edward R. Swain, the architect, who had very kindly placed his services at our disposal in this matter. He has prepared detailed plans for a very admirable station, which, I believe, will fully meet all the requirements.

It is proposed to construct at the point named a rectangular underground station about 20x20 feet inside, divided into two separate stations by a brick wall. One of these stations will be for women and one for men.

The walls will be lined with white glazed brick which cannot be scratched or marred and will give a neat, clean appearance to the entire interior.

The floor will be cement, covered with tiles, and the roof will be a skylight of round glass prisms. The roof will be eighteen inches above the surface of the ground, open around all sides, thus affording abundant ventilation, it is believed, without the use of electric fans. The skylight will be surrounded by shrubbery which will entirely conceal it from view.

The men's station will be provided with six (6) closets, ten urinals and a lavatory. The women's station will be provided with six (6) closets and a lavatory.

The closets will be of the most approved pattern of modern closets, and the urinals will be automatically flushed at such intervals as may be desired.

The partitions of the closets will be marble, and of the urinals, cast iron covered with white enamel. The main urinal throughout has been to have everything in the interior constructed of such materials as will give the whole a white, clean, airy appearance and cannot be scratched or marred, so that, not only will everything look clean, but the prevailing neat appearance and quality of materials used, will exercise a restraining influence upon those who avail themselves of its privileges.

Each station will have a separate entrance leading by a curved path lined with shrubbery, from the main diagonal walls of the Square.

COST.

Careful estimates have been made, and it is estimated that the two stations can be built and equipped complete as above described for \$5,792.98, or with more elaborate plumbing for \$6,844.98 as per the following schemes:

SCHEME "A".

This scheme embodies enameled brick for the walls, marble tiling for the floors, marble partitions set in nickel plated

frames with paneled oak doors for the water closets, marble partitions set in nickel frames for the urinals, and individual porcelain urinals throughout. This effect would be on a par with the plumbing arrangements which would be found in any first-class office building.

Cost: Building.....	\$3,417.48
Plumbing.....	3,427.50
Total.	\$6,844.98

SCHEME "B".

The building proper to be in all respects similar to scheme "A", the difference being that neat cast iron frames, painted with white enameled paint, are substituted for the support of the marble of the water closet partitions; and in place of individual porcelain urinals, supported by marble partitions in nickel plated frames, a cast iron urinal trough with cast iron partitions, the whole thoroughly painted with porcelain enamel paint is substituted.

Cost: Building	\$3,417.48
Plumbing.....	2,375.50
Total.	\$5,792.98

Of the two plans, Scheme "B" appears to be the more desirable for the purpose.

I also submit herewith Mr. Swain's report and detailed estimates of the cost of the building and plumbing.

MAINTENANCE.

Besides constructing the stations, it will be necessary to provide for their maintenance. This should be provided by the city and will not be a heavy expense as it will include simply the necessary attendants, water, light and supplies.

For the ladies' department there should be provided a regular woman attendant, who would be constantly present during the time the station is open. For the men's station, one man, who could devote part of his time to work in the Square and visit the station at regular intervals, would perhaps be sufficient. Several incandescent lights, water for flushing and for the lavatories, soap, towels and toilet paper would include most of the other regular expenses.

While the cost of such a station is in excess of the amount contemplated by your Committee, and it does not seem possible to construct a desirable underground station for that price, such a station as is proposed herein, would be of so much value in this city that it is to be hoped some means can be found for its construction in the near future.

Respectfully submitted,
L. M. KING,
Superintendent.

[NOTE.—The above report and plans having been approved by the Board of Directors were brought to the attention of the Park Commissioners, who endorsed the proposition, and will favor the construction of such a station, provided the means are furnished.—EDITOR.]

THE NATIONAL MUNICIPAL LEAGUE.

NOTABLE EFFORTS FOR MUNICIPAL ADVANCEMENT.

Prepared expressly for the "Review" by CLINTON ROGERS WOODRUFF, Secretary of the National Municipal League.

NOTE.—Whatever progress has been made in municipal government during the past seven years in the United States is owing largely to the efficient and persistent work of the National Municipal League. The local efforts of the Merchants' Association of this worthy organization. We commend to the earnest attention of our members and readers the following instructive article, written for the REVIEW by the able Secretary of the League, setting forth its noteworthy history and successful work.—EDITOR.]

Prior to January, 1894, there had been no general, national organization devoted exclusively to a consideration of the municipal problem in any of its phases. In that month a National Conference for Good City Government was held in the city of Philadelphia at the invitation of the Municipal League of that city, in which invitation the City Club of New York heartily joined. All the sessions of this conference were largely attended, the audiences ranging from 400 to 1,000. James C. Carter, one of the leaders of the American Bar, and President of the City Club, presided and the writer, who was then Secretary of the Philadelphia League, served as Secretary. The delegates, upwards of 200 in number, came from all the leading cities of the country east of Minneapolis and north of New Orleans.

PRES. ROOSEVELT AT THE FIRST CONFERENCE

This conference, which lasted through three days, was addressed by distinguished officials and representative citizens including Hon. Theodore Roosevelt, then President of the United States Civil Service Commission; Moorfield Storey, of Boston; Hon. Charles A. Schieren, Mayor of Brooklyn; William G. Low, of the same city; Edwin D. Mead, editor "The New England Magazine"; Charles J. Bonaparte, of Baltimore; Rev. William S. Rainsford, D. D., of New York; former Postmaster John Field, of Philadelphia; Rev. James H. Ecob, D. D.; Hon. Edwin S. Stuart, then Mayor of Philadelphia; Hon. Carl Schurz; Mrs. Mary E. Mumford, of Philadelphia; Samuel B. Capen, of Boston; Horace E. Deming, of New York.

ORGANIZATION, OBJECTS AND PURPOSES.

The interchange of opinions and experiences at the Conference proved so valuable that there was a general sentiment in favor of arranging for future meetings, and to that end to organize a national body. Accordingly, a committee of seven was appointed to take such steps as might be necessary to form such an organization. This committee did its work thoroughly and promptly, the sentiment in favor of such a step being so pronounced and widespread that a meeting for the purpose of perfecting an organization was called to meet in the city of New York in the following May, at which time and place the National Municipal League was formally organized, with the following objects and purposes:

FIRST.—To multiply the numbers, harmonize the methods and combine the forces of all who realize that it is only by united action and organization that good citizens can secure the adoption of good laws and the selection of men of trained ability and proved integrity for all municipal positions, or prevent the success of incompetent or corrupt candidates for public office.

SECOND.—To promote the thorough investigation and discussion of the conditions and details of civic administration, and of the methods for selecting and appointing officials in American cities, and of laws and ordinances relating to such objects.

THIRD.—To provide for such meetings and conferences and for the preparation and circulation of such addresses and other literature as may seem likely to advance the cause of good city government.

OFFICERS AND EXECUTIVE COMMITTEE.

Mr. Carter was elected President of the League; Charles J. Bonaparte, Chairman of the Executive Committee; R. Fulton Cutting, of New York, Treasurer, and Clinton Rogers Woodruff, Secretary, all of whom fill the same offices, except Mr. Cutting, who has been succeeded by Mr. George Burnham, Jr., of Philadelphia.

The Vice-Presidents of the League are Charles Richardson of Philadelphia, also Vice-President of the Philadelphia League; Samuel B. Capen of Boston, President of the American Board of Missions; Dr. H. Dickson Bruns, of New Orleans; Thomas N. Strong, of Portland, Oregon, and Prof. Edmund J. James, of the University of Chicago.

The Executive Committee consists, in addition to the officers and Mr. Bonaparte, Chairman, of William G. Low, of Brooklyn, George W. Guthrie, and Oliver McClinton, of Pittsburgh; Hector McIntosh, Secretary of the Philadelphia Municipal League; Hon. George W. Ochs, editor of the Philadelphia Times, formerly Mayor of Chattanooga, Tennessee; Dudley Tibbitts of Troy, N. Y.; Joseph A. Miller, of Providence, R. I.; E. M. Thresher, of Dayton, Ohio; W. P. Bancroft, Wilmington, Del.; Joseph T. Alling, Rochester, N. Y.; Frank N. Hartwell, Louisville, Ky.; Harry A. Garfield, of Cleveland, Ohio.

CONFERENCES AND PUBLISHED PROCEEDINGS.

The League has held conferences in Minneapolis (1894), Cleveland (1895), Baltimore (1896), Louis-

ville (1897), Indianapolis (1898), Columbus (1899), Milwaukee (1900), and Rochester (1901). The proceedings of each of these meetings published in book form, have found their way into the hands of students and officials generally and into the libraries of the country. Judging from the un-sought testimony of those who have utilized them, they have met a need for concise and accurate information and for intelligent discussion of the various problems confronting the citizens of American municipalities.

MUNICIPAL CONDITIONS OF LEADING CITIES.

At the earlier meetings the municipal conditions of leading cities were carefully studied and occupied the greater part of the League's attention. At Minneapolis, Cleveland, Baltimore and Louisville, this phase of the subject was considered at length and as a consequence the League presented to its members the first careful statement of the actual municipal situation. Judging from the frequency with which these papers were and are quoted, we are justified in forming a high estimate of their value. The statements were first hand and authoritative and were amply supported by reference to authorities. They formed a sound basis for the student of municipal problems, whether he was to be found in the professor's chair or the mayor's; whether in the study or in the charter commission.

A WORKING MUNICIPAL PLAN.

At Louisville, in 1897, as a result of a growing sentiment among the active members of the League there was a feeling manifested that the descriptive work of the League was about concluded, at least for the present; and that there should be an effort made to utilize the information gathered; to correlate it and if possible to adopt a definite and concrete program of municipal action. Consequently when the following resolution was presented it was unanimously adopted after a thoughtful discussion:

Resolved. That the Executive Committee appoint a committee of ten to report on the feasibility of a municipal program, which shall embody the essential principles that must underlie successful municipal government, and which shall also set forth a working plan or system consistent with American industrial and political conditions for putting such principles in practical operation; and said committee, if it finds such a municipal program to be feasible, is instructed to report the same, with its reasons therefor, to the League for consideration.

REPORT OF THE MUNICIPAL COMMITTEE.

In pursuance of this resolution the following committee on "Municipal Program" was appointed: Horace E. Deming, New York; George W. Guthrie, Pittsburgh, Pa.; Prof. Frank J. Goodnow, Columbia University; Dr. Albert Shaw, New York; Charles Richardson, Philadelphia; Prof. L. S. Rowe, University of Pennsylvania, and Clinton Rogers Woodruff, Philadelphia.

For two years this committee was at work giving unremitting attention to the subject. Its preliminary report was made at Indianapolis, which meeting was entirely given over to its consideration. The final report was presented at Columbus in 1898, where again the whole meeting was devoted to the question. As a result of the careful work of the committee and of the thorough discussion of its two reports, there was adopted a Municipal Program which has received as widespread commendation as any similar document ever proposed.

A MUNICIPAL PROGRAM.

The Program, which consists of certain proposed constitutional amendments, and a Municipal Corporations Act, which has been published in a single volume (by the Macmillan Company) with the leading expository papers and the report of the committee. This volume (a municipal Program) has been utilized by such Constitutional Conventions as have met since its publication and has been generally used by the numerous Charter Commissions appointed within the past few years. In this way the work of the League through its Committee, is having a strong affirmative influence upon charter and constitution makers and bids fair to have a still wider influence in the future, because of the growing appreciation of the intense value and soundness of the recommendations which are based on a very careful and long-extended study of actual American conditions as well as of the fundamental principles of political philosophy.

INSTRUCTION IN MUNICIPAL GOVERNMENT.

At the Milwaukee meeting two other important lines of work were inaugurated:

First: The question of instruction in Municipal Government in American Educational Institutions;

Second: Uniform Municipal Accounting and Statistics.

Committees on each were appointed, President Thomas M. Brown, of Lehigh University, heading the first and Dr. Edward M. Hartwell, City Statistician, the second. Both of these committees made preliminary reports at Rochester, which received general commendation at the hands of the press. The report of Dr. Brown's committee, together with the discussion of it and the syllabi of certain courses on the subject now being delivered and a brief bibliography has been published in a special edition and given a very general distribution among the educational institutions of the country. It is certain that as a consequence of the committee's work and agitation, the colleges at least will during the next two or three years give more attention than formerly to the subject of municipal government and that a text book dealing with the question will be published. It is also equally certain that the secondary and higher schools will take it up, so that it is safe to predict that within the next five or ten years courses in Municipal Government, will have become an established part of the curriculum of practically all of our educational institutions, both higher and secondary.

UNIFORM ACCOUNTING AND STATISTICS.

The work of the Committee on Uniform Municipal Accounting and Statistics has met with equal encouragement but among a somewhat different class. City auditors, controllers and accountants, who having quickly realized not only the great need for work such as the League is doing, but have recognized the success with which it is grappling with the problem involved. The committee submitted as a part of its tentative report, the accounts of the city of Newton, made up in accordance with the committee's suggested schedule. Other and larger cities, including Chicago, have agreed to do the same thing so that within the coming year a basis of real comparison between the finances of a number of leading cities will be possible and it looks as if it would not be long before there will be a general adoption, at least for the purposes of comparison, of the financial accounts of practically all the cities of the country. When this has been accomplished, a great gain will have been made in the direction of economy and efficiency. The hearty co-operation of city officials along this line has been most gratifying.

HIGHER MUNICIPAL STANDARDS.

In addition to the special lines of activity referred to at some length, the League has carried forward an active propaganda in behalf of higher municipal standards, and in this behalf has generously used the printing press. Large quantities of leaflets and pamphlets have been published and syndicate articles distributed. In this way a deeper and more widespread interest has been developed which in turn has influenced and created public sentiment. The regular and occasional publications, the former amounting to seven volumes, have been given a very general distribution throughout all sections of the country and have generally come to be regarded as standard.

CO-OPERATION OF CITIZENS AND OFFICIALS.

Furthermore, the League has served as a means for an exchange of opinions and views and has brought citizens and officials into closer touch and co-operation. There has been no phase of the municipal problem which has not been given careful consideration, to mention only a few; primary and electoral reform, municipal ownership, franchises, street railways, civil service, home rule, charter reform, city improvement. In addition to intelligent discussion of the current phases, the annual meetings have served to record the growth of public interest and the development through which our municipalities are passing and to bring those interested in the welfare of our cities into closer touch. Since the League was organized in 1894, there have been formed three other bodies designed to consider certain phases of the municipal question: The American Society of Municipal Improvements (1894), the League of American Municipalities (1897), and the National Association of Improvement Clubs (1900). Toward all the National Municipal League has always manifested a spirit of friendliness and co-operation, recognizing the great amount of good possible in each. With the coming years it is to be hoped that there will be a still more general disposition to co-operate for the reclamation of the American municipality from the ban under which it has for so long rested.

CLINTON ROGERS WOODRUFF,
Philadelphia, Oct. 16, 1901.

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California Art Glass, B. & C. Works....

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ART GOODS.

Cohen, H.....19 Grant Ave

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Kennedy-Rabjohn Art Co.....19 Post

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ASPHALTUM ROOFERS.

Bonnet, B. & Son.....100 Montgomery Ave

ASSAYING.

Price, Thos. & Son.....524 Sacramento

AUCTIONEERS.

Butterfield, Wm.....806 Market

Chase, Fred H. & Co.....1722 Market

Dinkelspiel, J. S. & Co.....115 Bush

Ordway, W. C.....Cor. 6th and King

Spear, E. S. & Co.....31 Sutter

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Simkins & Thorp.....116 Erie

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Anglo-California Bank, Limited.....200 Sansome

Bank of California.....400 California

Cal. Safe Deposit & Trust Co.....Montgomery and California

Canadian Bank of Commerce.....California and Sansome

Columbian Banking Co.....C. Spreckels Bldg

Crocker-Woolworth National Bank of

San Francisco.....600 Market

Donohoe-Kelly Banking Co.....100 Montgomery

German Savings & Loan Society.....536 California

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

NUMBER OF MEMBERS NOVEMBER 1, 1901 - - 1274.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

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Swain, E. R.....Crocker Bldg

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Hickmott Asparagus Canning Co.....3 California

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Bank of California.....400 California

Cal. Safe Deposit & Trust Co.....Montgomery and California

Canadian Bank of Commerce.....California and Sansome

Columbian Banking Co.....C. Spreckels Bldg

Crocker-Woolworth National Bank of

San Francisco.....600 Market

Donohoe-Kelly Banking Co.....100 Montgomery

German Savings & Loan Society.....536 California

BOOKS AND STATIONERY.

American Tract Society.....16 Grant Ave

Cunningham, Curtiss & Welch.....319 Sansome

Elder & Shepard.....238 Post

Hammond, J. D.....916 Washington

Hanak & Hargens.....107 Montgomery

Mitchell, E. H.....226 Post

Payot, Upham & Co.....204 Pine

Robertson, A. M.....126 Post

S. F. News Co.....242 Geary

Tauzy, J.....238 Kearny

BOOTS AND SHOES.

Buckingham & Hecht.....226 Bush

Cahn, Nickelsburg & Co.....129 Sansome

Dietle, Chas.....235 Bush

Heim, F. L.....234 Stockton

Kaast & Co.....738 Market

Kast-Glanville Shoe Co.....Acad. of Sciences Bldg

Koenig, F.....123 Kearny

Kutz, The G. M. Co.....103 Mission

Maier, Chas.....834 Kearny

Miller, M. & Co.....2149 Mission

Nolan Bros. Shoe Co.....812 Market

BUILDING AND LOAN ASSOCIATIONS.

Continental Building and Loan Associa-

tion.....222 Sansome

Pacific States S. L. & B. Co.....410 Pine

BUILDING MATERIALS.

Waterhouse & Price.....206 Kearny

BUILDING PAPER MANUFACTURERS.

Pacific Refining and Roofing Co.....

.....113 New Montgomery

Paraffine Paint Co.....116 Battery

BUTCHERS.

Baccus, R. T. SW. cor. O'Farrell and Mason

Bayle, Lacoste & Co.....534 Clay

Boyes, James & Co.....108 Clay

Bucknam, Robert F.....307 Sixteenth

Clayburgh & George.....339 Kearny

Decourteix, A.....529 Merchant

Flagellet, Henry O.....333 Valencia

CEMETRIES.

Henderson, John, Mgr. Mt. Olivet Ceme-

tery.....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

CHEMICAL WORKS.

California Chemical Works..... San Bruno Road and 27th
Western Chemical Co..... 3214, 26th

CHEMISTS.

Curtis, J. M. & Son..... 123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co..... 27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co..... 1840 Market

CHINA DECORATORS.

Perley, M. E..... 215 Post

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co..... 617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. O..... 305 Battery
Weule, Louis..... 418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben..... 101 Powell

Aubin, Aug. H..... 1 Grant Ave

Blaskower, M. & Co..... 223 Montgomery

Brant, Jacob..... 415 Battery

Carter, Dan P..... 812 Market

Drinkhouse, J. A. Co..... 225 Battery

Gunst, M. A. & Co..... 203 Kearny

Heyneman, Herman..... 204 Sacramento

Judell, H. L. & Co..... 314 Sacramento

Lane & Connally..... 204 Market

Langstader, I. S..... 401 Geary

Lewis, Wm. & Co..... 24 California

Michalitschke Bros..... 410 Market

Michalitschke, Chas..... 101 Grant Ave

Ordenstein, Max..... 322 Battery

Plagemann, H. & Co..... 709 Market

Rinaldo Bros. & Co..... 300 Battery

Schoenfeld, Jonas..... 608 Washington

Schmidt & Bendixen..... 3 Market

Willard Bros..... 636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The..... N. E. cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

Weil, W. M. Co..... 106 Pine

CLEANSING COMPOUND.

Utica Manufacturing Co., Inc..... 21 Spear

CLOAK AND SUIT HOUSES.

Caillieu, Armand..... 114 Kearny

Columbia Cloak and Suit House..... 1022 Market

Davidson, D. M. & Co..... 52 First

Golden Gate Cloak and Suit House..... 1230 Market

Kelly & Liebes..... 120 Kearny

Messenger, E..... 145 Post

Stein, J. H. & Co..... 716 Market

CLOTHING DEALERS.

Benedict & Turner..... 23 Montgomery

Brown Bros. & Co..... 121 Sansome

Frank Bros..... 535 Kearny

Hirsch Bros..... 221 Montgomery Ave

Hirsch, L. & Co..... 927 Kearny

Hoffman, Rothschild & Co..... 11 Battery

Jewell, G..... 520 Kearny

Kelius, Chas. & Co..... 132 Kearny

Mandel, Pursch & Wiener..... 125 Sansome

Merle, L. V..... 6th and Mission

Neustader Bros..... 133 Sansome

Prager, A. J. & Sons..... 857 Market

Raphael's..... 9 Kearny

Root Bros..... Kearny and Post

Straus, Louis..... 11 Sansome

Summerfield & Roman..... Fifth and Market

COAL DEALERS.

Allen, Chas. R..... 144 Stewart

Brooks, Peyton H..... Mills Bldg

Campbell, Arthur C..... 524 Second

Cornwall, P. B..... 204 Front

Fritch, Geo..... 110 East

Hardman, John..... 710 Brannan

McMann, Wm. S. W. cor. Polk & Washington

Middleton, John..... 309 Stockton

Morton, Thomas..... 674 Geary

Oregon Coal & Navigation Co..... Broadway and East

Rosenfeld's John, Sons..... 202 Sansome

San Francisco & San Joaquin Coal Co..... 515 Safe Deposit Bldg

Stafford, W. G. & Co..... 214 East

Wainwright & Easton..... 131 Folsom

Wilson, J. C. & Co..... 900 Battery

CODFISH DEALERS.

Union Fish Co..... 24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co..... 117 Washington

Armsby, J. K. & Co..... 138 Market

Biagi, D. & Co..... 520 Sansome

Caffrey, John..... 21 Sutter

California Product Co..... 124 California

Christy & Wise Com. Co..... 327 Sansome

Cutter & Moseley..... 302 California

Dairymen's Union..... 128 Davis

Dallman, L. & Co..... 226 Clay

DeBernardi, D. & Co..... 409 Front

Demartini, John & Co..... 315 Washington

Dempster & Son..... 320 Sansome

Dennison, W. E. & Co..... 123 California

Detels, M. P..... 218 California

Dodge, Sweeney & Co..... 114 Market

Doyle, H. & Co..... 511 Clay

Duffy, J. J. & Co..... 304 Washington

Eveleth-Nash Co..... 422 Front

Field Mercantile Co..... 111 Front

Freitas, M. T. & Co..... 225 Front

Galli, A. Fruit Co..... 516 Sansome

Garcia & Maggini..... 100 Washington

Getz Bros. & Co..... 111 California

Gray & Barbieri..... 309 Washington

Greenway, E. M..... Bohemian Club

Grimm & Skelley Co..... 132 Market

Grinbaum, M. S. & Co., Ltd..... 216 Front

Guggenheim & Co..... 118 Davis

Haight, Fred B..... 212 Front

Hansen, John R. & Co..... 110 Davis

Heckmann, H. & Co..... 400 Davis

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co..... 220 Sutter

DRY AND FANCY GOODS HOUSES.

Hilmer & Bradhoff..... 36 California

Horatmann & Bruns..... 221 Clay

Hulme & Hart..... 10 Davis

Hume, R. D. & Co..... 421 Market

Hyman Bros..... 206 Sansome

Ivanovich, J. & Co..... 209 Washington

Kitte & Co..... 202 California

Landsberger & Son..... 123 California

Leist, C. J. & Co..... Sacramento and Davis

Lercari, C. J. & Co..... 624 Sansome

Levy, S. M. & Co..... 203 Clay

Lichtenberg, William..... 215 Sansome

Lichtenberg, R..... 303 California

Loaiza, W. & Co..... 218 Sansome

Lowry, W. G. & Co..... 40 California

Macpherson, A. M..... 215 Washington

Martin, Feuer & Co..... 309 Clay

McLeod, Daniel..... 321 Bush

Minaker & Welbanks..... 501 Sansome

Montalegre & Co..... 230 California

Nardini, A. & Co..... 324 Davis

Pettigrew, John M..... 210 California

Phillips, M. & Co..... 202 Market

Porter Bros. & Co..... Washington & Drumm

Price, W. C. & Co..... 413 Front

Scatena, L. & Co..... 104 Washington

Schwartz Bros..... 421 Market

Sherwood & Sherwood..... 212 Market

Sloss, Louis & Co..... 310 Sansome

Southern Pacific M. Co..... 224 California

Sresovitch, L. G. & Co..... 521 Sansome

Tilden, H. N. & Co..... 211 Sacramento

Trohock & Bergen..... 505 Sansome

Welch & Co..... 220 California

Wetmore Bros..... 415 Washington

Wheaton, Pond & Harrold..... 110 Davis

Williams, The H. A. Co..... 308 Market

Wolf & Sons..... 321 Davis

Wolfen, Max & Co..... 423 Front

Wolf, William & Co..... 216 Mission

Young, Carlos G..... 122 Davis

Zentner, J. & Co..... Front & Washington

CONFECTIONERS.

Bernheim & Blum..... Polk & Sutter

De Martini, L. Supply Co..... 112 Front

Gruenhagen & Co..... 20 Kearny

GUILLET, CHAS..... 905 Larkin

Haas, Geo. & Son..... 810 Market

Hromada, Adolph..... 222 Battery

Lechten Bros..... 1257 Polk

Maskey, Frank..... 32 Kearny

ROBERTS, GEO. F. & CO..... Polk and Bush

Rothschild & Ehrenfert..... 35 Main

Strohmeier, W. A. & Co..... 1006 Market

Siedl, J. & Co..... 659 Mission

Townsend, W. S..... 639 Market

CORDAGE MANUFACTURERS.

Herbert & Vogel..... N.E. cor. Broadway & Front

Tubbs Cordage Co..... 611 Front

COTTON GOODS.

California Cotton Mills Co..... 310 California

CRACKER MANUFACTURERS.

American Biscuit Co..... Broadway and Battery

Macdonald, J. G..... 1120 Market

Pacific Coast Biscuit Co..... 601 Folsom

CREDIT BUREAU.

Merchants' Credit Assn. of Cal..... 123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co..... 108 Pine

Cowen & Cowen..... 813 Market

Nathan-Dohrmann Co..... 122 Sutter

Schloss Crockery Co..... 403 Market

Sternheim, S. & Son..... 528 Market

WEHRIL, ALBERT..... 1209 Stockton

Wieder, H. O..... Fourth and Mission

CUTLERY.

Hellwell, R..... 103 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co..... 113 Market

Wilson & Bro..... 20 Drumm

MERCHANTS' ASSOCIATION REVIEW, NOVEMBER, 1901.

HAY AND GRAIN DEALERS.

Anspacher Bros.....	214 Pine
Chase, W. W. Co.....	1935 Market
Ella, H. C. & Co.....	105 Steuart
Goss, Chas. E.....	2100 Mission
Meyer, Albert.....	2303 Geary
Moore, Ferguson & Co.....	310 California
Morrow, Geo. & Co.....	303 California
Peters & Cowe.....	591 Sixth
Scott & Magner.....	615 Sixth
Somers & Co.....	561 Sixth
Vermell, J. L.....	Seventh and Brannan

HEATING AND VENTILATING.

Royal Heating Co., Inc.....	210 Mason
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HORSE SHOEING.

Odea, Martin.....	126 Geary
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HOTELS.

California Hotel.....	Bush, near Kearny
Colonial Hotel.....	Pine & Jones
Gallagher, John P.....	Langham Hotel
Holm & Saxtorph, Baldwin House.....	30 Ellis
Hotel Bella Vista.....	101 Pine
Hotel Rafael.....	San Rafael
Kirkpatrick, John C.....	Palace Hotel
Occidental Hotel.....	Montgomery
Stewart, M. & C.....	431 Ellis
St. N. Cholaa.....	Market and Hayes
Turpia, F. L., The Royal.....	126 Ellis

HOUSEHOLD UTENSILS.

Wester & Co.....	22 Second
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ICE DEALERS.

Consumer's Ice Co.....	420 Eighth
Merchants' Ice and Cold Storage Co.....	212 Clay
Unio Ice Co.....	735 Fourth

INSURANCE.

Ahpel & Bruckman.....	209 Sansome
Alliance Assurance Co.....	416 California
Baggs & Stovel.....	411 California
Fidelity & Casualty Co.....	Mutual Life Bldg
Fireman's Fund Insurance Co.....	401 California
Forbes, A. B. & Son.....	Mutual Life Bldg
Grant, Geo. F.....	221 Sansome
Gutte & Frank.....	303 California
Herold, Rudolph, Jr.....	415 California
Ins. Co. of North America.....	412 California
Landers, William J.....	205 Sansome
Liverpool & London & Globe Ins. Co., The.....	422 California
Manheim, Dibbern & Co.....	217 Sansome
Milwaukee Mechanic's Ins. Co.....	410 California
Nathan & Kingston.....	501 Montgomery
New York Life Ins. Co.....	Mills Bldg
New Zealand Ins. Co.....	312 California
Norwich, Union Fire Ins. Society.....	314 California
Pacific Mutual Life Ins. Co. of California.....	Montgomery and Sacramento
Pacific Surety Co.....	Safe Deposit Bldg
Parker, Chas. M. T.....	214 Pine
Potter, Edward E.....	322 Montgomery
Preferred Accident Insurance Co., Mills Bldg	
Shields, A. M.....	Crocker Bldg
Transatlantic Fire Ins. Co.....	213 Sansome
Turner, Geo. W.....	315 Safe Deposit Bldg
Voss, Conrad & Co.....	204 Sansome
Watt, Rolla V.....	Pine & Sansome
Wilson, Horace.....	421 California

IRON WORKS.

Californa Iron Yard.....	610 Second
Mortoo & Hedley.....	234 Fremont
Vulcan Iron Works.....	505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....	211 Post
Nippon Company.....	403 Geary
Solomon, C., Jr.....	422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....	12 Sansome
Mendelson Bros.....	7 Battery

JEWELERS.

Baldwin Jewelry Co.....	844 Market
Barth, Rudolph.....	111 Post
Brittala & Co.....	22 Geary
California Jewelry Co.....	134 Sutter
Eisenberg, A. & Co.....	126 Kearny
Glindeimann, W.....	5 Third
Greenzweig, George & Co.....	120 Geary
Hall, Al. I. & Son.....	613 Market
Judis, Alphonse.....	14 Chronicle 13d
London Diamond Co.....	35 New Montgomery
Lundberg & Lee.....	232 Post
Nordman Bros.....	134 Sutter
Phelps & Adams.....	120 Sutter
Radke & Co.....	118 Sutter
Rothschild & Hadenfeldt.....	207 Sutter
Schumacher & Co.....	621 Market
Schussler, M. & Co.....	713 Market
Schwartzte, K. G.....	572 Battery
S. F. Diamond House.....	225 Sutter
Shreve & Co.....	Crocker Bldg
Vandersllee, W. K. & Co.....	136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinhensh.....	207 Sutter
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KNITTED GOODS.

Gantner & Mattero.....	20 Post
Pfister, J. J. Knitting Co.....	60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....	134 Post
Jaco's & Co.....	113 Kearny
Magnin & Co.....	920 Market
Marks Bros.....	1210 Market
Rosenthal, S. & Co.....	937 Market

LADIES' TAILORS.

Feder, M.....	574 Geary
Flaum, G.....	1435 Polk
Frances, M.....	746 Sutter
Lowenthal & Co.....	914 Market

LAMPS.

Boesch Lamp Co.....	585 Mission
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LANDSCAPE GARDENING.

Parisian Nursery.....	3960 Eighteenth
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LAUNDRIES.

La Grando Laundry.....	23 Powell
S. F. Laundry Association.....	131 Ellis
S. S. Laundry Association.....	3111 Sixteenth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....	583 Mission
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LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....	438 Montgomery
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LEAF TOBACCO DEALERS.

Conradi & Goldberg.....	730 Montgomery
Kohlberg & Co.....	526 Washington
London, II.....	540 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....	401 Front
Brown & Adams.....	109 Battery
Frank, S. H. & Co.....	408 Battery
Harpman & Jansen.....	524 Washington
Kloper & Dulfer.....	209 Mason
Knifman, Salz & Co.....	106 Battery
Wagner Leather Co.....	306 Clay

LIGHT AND POWER COMPANIES.

Equitable Gas Light Co.....	516 California
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LINE AND CEMENT.

Cowell, Henry & Co.....	211 Drumm
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LITHOGRAPHERS.

Bosqui Printing & Engraving Co.....	523 Clay
Brutton & Rey.....	525 Commercial
California Lithograph Co.....	518 Clay
Mutual Label & Litho Co.....	2d and Bryant
Union Lithograph Co.....	325 Sansome

LIVELY STABLES.

Clemoes, C. J.....	409 Taylor
Kelly, Thos. & Sons.....	1629 Pine
McCord, Alex. & Co.....	221 Ellis
Nolan, John & Sons.....	1611 California

LUMBER DEALERS.

Albion Lumber Co.....	Fifth & Hooper
Blyth & Trott.....</	

Law, Hartland.....2304 Van Ness Ave	SEWER PIPE AND TERRA COTTA.	STORE AND OFFICE FIXTURES.	UNIFORMS AND REGALIA.
Mackay, John W.....7 Nevada Block	Clark, N. & Sons.....17 Spear	Simmen, John.....348 Phelan Bldg	Pasquale, B. & Sons.....Sutter & Grant Ave
Martel, J. L.....Mountain View, Cal	Gladding, McBean & Co.....1258 Market	STOVE AND IRON FOUNDRIES.	VINEGAR MANUFACTURERS.
Marye, Geo. T. Jr.....234 Montgomery	Steiger Terra Cotta & Pottery Works ..	Stelzer & Kerr.....350 Main	Consumers' Y. & V. Works.....404 Battery
Rodgers, Arthur.....16 Nevada Block	.....1556 Market	STOVES AND RANGES.	WAGON & CARRIAGE MATERIALS.
Shields Estate Co.....324 Bush	SEWING MACHINES.	Schleck, John C.....13 Bluxome	Holt Bros. Co.....30 Main
Wells, W. H.....Mills Bldg	Evans, J. W.....1021 Market	SURGICAL INSTRUMENTS.	WALL PAPER AND MOLDINGS.
Wilson, A. W.....Hotel Richlue	Singer Mfg. Co.....22 Post	Folkers, J. H. A. & Bro.....\$15 Market	Clark, G. W. & Co.....655 Market
PUMPING MACHINERY.	White Sewing Machine Co.....300 Post	Hoppe & Robinson.....404 Sutter	Quadt, John.....1614 Market
Dow, Geo. E. Pumping Engine Co.....119 First	Wilcox & Glbbs Sewing Machine Co.....334 Post	SURVEYING INSTRUMENTS.	Uhl Bros.....555 Market
Jackson, Byron Machine Works.....411 Market	Smith, Franks & Co.....\$3 Fremont	Lietz, A. Co.....422 Sacramento	WAREHOUSES.
RAILROAD TIES AND TAN BARK.	SHIP BUILDERS.	SYRUPS.	Danforth Warehouse Co., Inc.....119 Broadway
Bender Bros.....5 Market	Hay & Wright.....26 Steuart	Long Syrup Refining Co.....Eighth & Brannan	Grangers' Business Association.....309 California
REAL ESTATE DEALERS.	Turner, Matthew.....40 California	Pacific Coast Syrup Co.....713 Sansome	Haslett Warehouse Co., The.....206 California
Ashton & Gardner.....411 Montgomery	Josselyn, G. M. & Co.....33 Market	TAILORS' CLOTHS, TRIMMINGS AND •	Lemman Bros.....Townsend & Japan
Babin, Landry C.....413 Kearny	Lewis, Anderson & Co.....24 East	WOOLENS.	Sansome Street Warehouse, Inc.....809 Sansome
Baldwin & Howell.....10 Montgomery	SHIP CHANDLERS.	Baumgarten, J. & Co.....7 Montgomery	Scarie Warehouse Co., Charles.....41 First
Baldwin, O. D. & Son.....22 Montgomery	Foard, L.....11 Market	Byrne, Jos. & Co.....1145 Mission	WELL BORERS.
Bresse, G. L. & Co.....412 Pine	Josselyn, G. M. & Co.....33 Market	Ford, C. W. R. & Co.....116 Sutter	Lowe, J. W.....126 Kearny
Buckingham, A. E.....26 Montgomery	Lewis, Anderson & Co.....24 East	Gallagher, P. H. & Co.....809 Market	WINES AND LIQUORS.
Burnham & Marsh Co.....20 Montgomery	SHIPPING AND COMMISSION.	Reiss Bros. & Co.....24 Sutter	Arnhold, B. & Co.....Townsend and Stanford
Center & Spader.....11 Montgomery	Alexander & Baldwin, Ltd.....308 Market	Stein, Simon & Co.....Second & Market	Berges & Domeniconi.....708 Sansome
Coffin, D.....3323 Mission	Balfour, Guthrie & Co.....318 California	TAILOR TO TRADE.	Braunschweiger & Co.....5 Drumm
Crum, W. H. & Co.....118 Montgomery	Chapman, W. B.....123 California	Hoppe, Henry.....102 Battery	Buneman, H.....319 Front
Davis, Alfred E.....230 Montgomery	Delius & Co.....29 Safe Deposit Bldg	TANNERS.	Cohen, Louis & Son.....418 Sacramento
Easton, Eldridge & Co.....635 Market	Dieckmann & Co.....421 Market	Eagle Tannery.....26th & San Bruno Ave	California Wine Association.....661 Third
Flinn, Harrington & Co.....238 Montgomery	Eddy, Falk & American Trading Co..	Legatil-Iellwig Tanning Co.....401 Front	Carroll & Carroll.....120 Front
Giselman, William, Trustee.....120 Phelan Bldg	.....123 California	Norton Tanning Co.....312 Clay	Cavagnaro, F.....544 Clay
Griffin, Marion.....719 Market	.....123 California	TANNING EXTRACTS.	Chaix & Bernard.....756 Brannan
Hendriksen, William & Co.....614 Claus Spreckels Bldg	Grace, W. R. & Co.....N.E. cor. Cal. & Battery	California Tanning Extract Co.....218 California	Chevalier, F. & Co.....15 Beale
Heyman, Jacob & Son.....117 Sutter	Johnson-Locke Mercantile Co.....129 California	TEAS, COFFEES AND SPICES.	Crown Distilleries Co.....100 Front
Hooker & Lent.....14 Pos.	Knudsen, C. N. & Co.....122 Davis	Brandenstein, M. J. & Co.....118 Market	Eisen Vineyard Co.....123 California
Leonard & Leonard.....137 Montgomery	Lund, Henry & Co.....214 California	Burnester, Henry W.....1113 Market	Friedman, Paul.....312 Battery
Madison & Burke.....626 Market	Marcus, Geo. & Co.....41 California	Castle Bros.....Davis & Sacramento	Gundlach-Bundschu Wine Co., The.....
Magee, Thos. & Sons.....5 Montgomery	Mitsui & Co.....415 Safe Deposit Bldg	Caswell, Geo. W. & Co.....411 Sacramento	Market & 2d
McAfee Bros.....108 Montgomery	McNear, G. W.....326 California	Columbia Coffee & Spice Co.....425 Jackson	Hey, Grauerholz & Co.....224 Front
McElroy, R. D.....4 Phelan Bldg	Meyer, Wilson & Co.....210 Battery	Folger, J. A. & Co.....104 California	Hildebrandt, Posner & Co.....610 Front
Oliver, B. P.....114 Montgomery	Newhall, H. M. & Co.....309 Sansome	Gilttard Mig. Co.....119 Front	Holtum Bros., Inc.....565 Market
Pforr, John.....403 Pine	Otis, McAllister & Co.....109 California	Hills Bros.....1-8 Market	Holtum, Ferdinand.....517 California
Rich, A. J. & Co.....112 Montgomery	Parrott & Co.....3-6 California	Holliman, Iceny.....2803 Mission	Hotaling, A. P. & Co.....431 Jackson
Schlesinger, Nathan.....304 Montgomery	Pike, Chas. W. & Co.....124 California	Huddleston & Co.....52 Market	Italian-Swiss Agric. Col.....518 Montgomery
Shainwald, Buckbee & Co.....210 Montgomery	Pinet, J. & Co.....504 Jackson	Jones-Paddock Co.....26 Fremont	Jones, Mundy & Co.....123 California
Smith, Julian.....420 Montgomery	Plummer, Geo. E. & Co.....54 Steuar	Schilling, A. & Co.....108 Market	Korbel, F. & Bros.....723 Bryant
Strassburger, I. & Co.....340 Pine	Spreckels, J. D. Bros. & Co.....327 Market	Thierbach, Chas. F. & Co.....3-6 Battery	Kuhls-Schwarke & Co.....129 Sutter
Umbsen, G. H. & Co.....14 Montgomery	Ulrichs, J. F.....12 Clay	Tyler, S. H. & Son.....310 Front	Lachman & Jacobi.....2d & Bryant
Von Rhein Real Estate Co., Inc.....513 California	Webster & Dunbar.....320 Davis	TELEPHONE AND TELEGRAPH COMPANIES.	Leuenberger, E. & Co.....1417½ Folsom
RECREATION GROUNDS.	Williams, Dimond & Co.....202 Market	AMES & HARRIS, INC. ....100 Sacramento	Levington, M. A.....698 McAllister
Herman, R.....Harbor View Park	SHIPSMITHS.	NEVILLE & CO. ....31 California	Livingston & Co.....206 Davis
REFINERS.	CHRESTOFFERSEN & TWAY.....420 Beale	TENTS AND AWNINGS.	Lubben, John.....506 Washington
Selby Smelting & Lead Wks. ....416 Montgomery	SHIRT MANUFACTURERS.	Belasco, Fred.....Alcazar Theatre	Lyon, E. G. Co., The.....549 Mission
RESTAURANTS.	Beamish, P.....Columbia Bldg	WALTER ORPHEUM CO. ....113 O'Farrell	Mann, C. M., suc. to L. de Turk.....216 Sacramento
Bay State Restaurant.....29 Stockton	Ide, Geo. P. & Co.....526 Market	TIN CAN MANUFACTURERS.	Martin, E. & Co.....54 First
Bergez, John.....332 Pine	Lautermilch, The L. Shirt Mfg. Co.....328 Bush	UNION CAN CO. OF S. F. ....Battery & Lombard	McLeod & Hatje.....515 Market
Blanco & Brun.....N. E. cor. Eddy & Mason	SILK MANUFACTURERS.	TITLE INSURANCE.	Meuecke, Chas. & Co.....314 Sacramento
Breuss, M. A.....70 Third	Carlson-Currier Co.....8 Sutter	California Title Ins. and T. Co....Mills Bldg	Meyerfield, Mitchell & Co.....116 Front
Christesen, M. A. C.....26 Fifth	Nonotuck Silk Co.....535 Market	TOWEL COMPANIES.	Mohns & Mohns, Inc.....29 Market
Collins & Wheeland.....323 Montgomery	SMOKERS' ARTICLES.	MERCANTILE T. & L. CO. ....251 Jessie	Moore, Hunt Co., The Jesse.....404 Front
Detjen & Mengel.....35 Market	Heininger, C. P. & Co.....535 Market	S. F. TOWEL CO. ....2d & Mission	Mueh & Lynch.....1423 Stockton
Galindo, F. B.....205 Kearny	SOAP & TALLOW MANUFACTURERS.	TRANSFER COMPANIES.	Naber, Alfs & Brune.....323 Market
Gutzelt & Malfanti.....110 O'Farrell	Fischbeck & Gootz.....307 Sacramento	MORTON SPECIAL DELIVERY CO. ....110 Battery	Napa and Sonoma Wine Co.....115 Ellis
Johnson Restaurant Co.....28 Montgomery	Lille, Charles.....N.W. cor. Bay & Webster	PACIFIC TRANSFER CO. ....20 Sutter	Oakville Wine Co.....Folsom and Army
Krone, F. W.....35 Kearny	Luhn, Otto & Co.....117 Diamond	PEOPLES EXPRESS CO. ....20 Market	Pike, B. D. & Co.....213 Battery
Larsen, C. G.....16 Eddy	Newell & Bro.....217 Davis	RIVER EXPRESS CO. ....10 Drumm	Rosenblatt Co., The.....113 Pine
Loupy, Noel P.....126 Kearny	SODA WATER APPARATUS.	WELLS FARGO & CO'S EXP. ....2d & Mission	Rothenberg, S. B. & Co.....117 Battery
Page & Falch.....Turk and Mason	Becht, J. G. & Co.....304 Stockton	TRUNKS.	Royal Eagle Distilleries Co.....501 Market
Peterson, P.....623 Kearny	SODA WATER MANUFACTURERS.	SHULTZ, WM. A. & SONS ....521 Market	Samuel Bros. & Co.....521 Market
Pouchan & Schlatter.....33 O'Farrell	Belfast Ginger Ale Co.....Union & Octavia	SCHELLING, C. & CO. ....230 Brannan	Schlesinger & Bender.....Brannan & Boardman
Priet, P. & Co.....Geary and Stockton	SPICES AND FLAVORING EXTRACTS.	SHEA, BOQUERAZ & CO. ....525 Market	Schultz, Wm. A. & Sons.....523 Front
Ruediger & Loesch.....111 Lark	Rieger, Paul & Co.....141 First	SPRUANCE-STANLEY CO. ....410 Front	Schoepp, John & Co.....208 Market
Schwarz & Beth.....O'Farrel & Markt	SPORTING GOODS.	SROUSE, JOHN & CO. ....2d Main	Taussig, Louis & Co.....208 Clay
Swain, Frank A.....213 Sutter	St. Germain Billiard Co.....409 Market	TRUSSES AND ELECTRIC BELTS.	Van Bergen, N. & Co.....418 Clay
Techau, R. J.....Mas. nr. El. Is	STAMP DEALERS.	PACIFIC ELECTRIC BELT & TRUSS CO. ....105 Ellis	Wetmore, Bowen & Co.....410 Post
Westfeld, P. & Co.....1035 Market	Makins & Co.....506 Market	TURKISH BATHS.	Wichman, Lutgen & Co.....318 Clay
Wicker & Hernanson.....Markt & Park Ave	SSELLSCHOPP, W. & CO. ....118 Stockton	BURNS, EDW. F. ....11 Grant Ave	Wilmerding-Loewe Co.....50 First
Young, H. H.....228 Kearny	SPONGES AND CHAMOIS.	GREENHOOD, L. H. ....222 Post	WIRE AND WIRE ROPE.
Zinkand, Chas. A.....927 Market	American Sponge Co.....150 New Montgomery	LINDSTROM & JOHNSON ....415 Sutter	American Steel & Wire Co.....10 Pine
RIGGERS.	SPORTING GOODS.	TYPEWRITERS AND SUPPLIES.	Roebling's, John A. Sons Co.....25 Fremont
Servant & Rice.....17 Howard	St. Germain Billiard Co.....409 Market	ALEXANDER, L. & M. & CO. ....110 Montgomery	WOOD DEALERS.
RUBBER GOODS.	STAMP DEALERS.	BANNAN'S TYPEWRITER EXCHANGE....307 Montg'y	Devoto & Pedrini.....1230 Battery
Bost. Wov. Hose & Rubber Co.....14 Fremont	Makins & Co.....506 Market	BORNEMANN, GEO. C. & CO. ....117 Sutter	WOOD MANTEL MANUFACTURERS.
Bowers Rubber Co.....42 Sacramento	SSELLSCHOPP, W. & CO. ....118 Stockton	STANDARD TYPEWRITER EXCHANGE....303 Bush	BUSH & MALLETT CO. ....328 Post
General Supply Co.....537 Mission	STAR CHAMOIS.	UNITED TYPEWRITER & SUPPLY CO. ....327 Montg'y	WOOD AND WILLOW WARE.
Goodyear Rubber Co.....577 Market	American Sponge Co.....150 New Montgomery	WYCKOFF, SEAMANS & BENEDICT....211 Montgomery	LEVISON & CO. ....209 Front
G. P. and Rubber Mfg. Co., The....30 Fremont	SPICER'S AND FLAVORING EXTRACTS.	UNDERTAKERS.	UNNA, HARRY CO., THE. ....113 Battery
Morgan & Wright.....305 Lark	Rieger, Paul & Co.....141 First	GODEAU, J. S. ....305 Montgomery Ave	WOOL.
N. Y. Belting & Packing Co.....509 Market	SPONGES AND CHAMOIS.	GRAY, N. & CO. ....541 Sacramento	DENIGAN, THOS., SON & CO. ....132 Market
Occidental Rubber Co.....35 New Montgomery	American Sponge Co.....150 New Montgomery	HAGAN, JAMES. ....445 Valencia	KOSHLAND, S. & CO. ....232 California
Winslow, C. R. & Co.....44 Second	SPORTING GOODS.	HALSTEAD & CO. ....916 Mission	SAN FRANCISCO WOOL SORTING & SCOURING CO. ....652 Fifth
SAFES.	St. Germain Billiard Co.....409 Market	MAASS, H. F. ....917 Mission	WOOLEN MANUFACTURERS.
Hall's Safe & Lock Works.....609 Market	STAMP DEALERS.	MCNEMOREY, JAS. & SON. ....1057 Mission	GOLDEN GATE WOOLEN MFG. CO. ....535 Market
Hermann Safe Co.....417 Sacramento	Makins & Co.....506 Market	TRUMAN, CHAS. H. J. & CO. ....318 Mason	WRECKERS.
Parcells-Greenwood Co.....216 California	STAR CHAMOIS.	UNITED UNDERTAKERS' ASSOCIATION....27 Fifth	WHITECLAW WRECKING CO. ....253 Spear
SAW WORKS.	American Sponge Co.....150 New Montgomery	VALLENTE, MARINI & CO. ....1524 Stockton	
California Saw Works.....210 Mission	SPICER'S AND FLAVORING EXTRACTS.		
Simonde Saw Co.....33 Market	SPONGES AND CHAMOIS.		
SCHOOL AND KINDERGARTEN SUPPLIES.	STATIONERS AND PAPER DEALERS.		
Bradley, Milton Co.....122 McAllister	BLAKE, MOFFITT & TOWNE. ....55 First		
SCOTCH TWEEDS.	BONESTELL & CO. ....401 Sansome		
Craig Bros.....120 Sutter	CROCKER, H. S. CO. ....215 Bush		
SCREEN WORKS.	DODGE STATIONERY CO. ....123 Grant Ave		
Quick, John W.....221 First	HEYNEMANN, MILTON. ....415 Montgomery		
SEC'Y MERCHANTS' ASSOCIATION.	LE COUNT BROS. ....533 Market		
Freud, J. Rich'd.....Mills Bldg	ZELLERBACH, A. & SONS. ....418 Sansome		
SEEDS AND GRAIN.	PACIFIC COAST STEAMSHIP CO. ....10 Market		
Bowen, E. J.....815 Sansome	PACIFIC MALL STEAMSHIP CO. ....421 Market		
Hillens, F.....200 Davis	PETERSON, JAMES P. ....56 Steuart		
SEEDS AND PRODUCE.	TOYO KISEN KALSHA. ....421 Market		
Volkman, Chas M. & Co.....408 Front	STEVEDORES.		

Board of Directors' Proceedings.

IMPORTANT SUBJECTS ACTED UPON.

[NOTE.—The limited columns of the "REVIEW" will not permit a full account of all the proceedings of our Board of Directors during the past month. A summary of the important matters acted upon is here presented.—EDITOR.]

Election of a New Director. Mr. Robert H. Swayne, of Messrs. Swayne & Hoyt, has been unanimously elected as a member of the Board of Directors to fill the unexpired term of Mr. M. Greenebaum, who will be absent for a year or more on an extended tour abroad.

Annual Dinner of the Association. The Annual Dinner of the Association will be held at the Palace Hotel on Monday evening, November 18th. The subject for discussion will be "Municipal and Industrial Betterments." The speakers of the evening will be the Mayor elect of San Francisco, Dr. William H. Tolman of New York, Mr. William R. Wheeler, and Director Fairfax H. Wheelan. Invitations to attend will be sent to each member of the Association, and it is expected that this Annual Banquet, like its predecessors, will be a notable success.

Lecture by Dr. Wm. H. Tolman. As announced on the first page of the REVIEW, a lecture upon "Social and Industrial Betterment" will be delivered in San Francisco under the auspices of the Merchants' Association by Dr. William H. Tolman, the eminent Director of the Industrial Betterment Department of the League for Social Service of New York. This lecture will be given at Metropolitan Temple, Tuesday evening, November 19th, at eight o'clock. Tickets may be procured free of charge at the office of the Association, Mills Building. The lecture will be illustrated by many beautiful lantern photographs.

Hospital for Contagious Diseases. Realizing the serious necessity of securing a suitable site for a Hospital for Contagious Diseases, the Board of Directors has carefully considered the advantages of Bay View Farm, located on the bay shore at the extreme eastern point of the county. This property was offered to the city for \$15,000. Two committees of the Board of Directors visited Bay View Farm, and not only investigated its peculiar advantages for this particular purpose, but also appraised its pecuniary value. As a result the Board recommended to the Supervisors that \$12,000 was a fair valuation for the property, and that at that figure it should be purchased. It is gratifying to know that the tender of this amount by the city has been made and accepted by the owner of the property, and that the unfortunate now in the city's wretched Pest House will soon have a proper municipal home.

Sanding Smooth Pavements. The slippery condition of smooth street pavements in wet weather has occasioned much suffering to falling horses and great loss to teamsters and draymen. To obviate this danger our Board of Directors undertook an experiment in sanding with clear beach sand the block in front of the Mills Building, on Montgomery Street. This experiment proved eminently successful, and the Board of Public Works has been requested to extend it to smooth pavements throughout the central portion of the city.

Street Sign Ordinance. It has been decided by the Board of Directors, after full consideration of the ordinance governing street signs, to recommend to the Board of Public Works that all bulletin boards, signs and transparencies on the outer edge of sidewalks be removed, and that nothing of this character be permitted hereafter. This course has been decided most advisable and satisfactory in the solution of this intricate problem.

Repaving Bryant and First Streets. The condition of the roadway on Bryant and First Streets was so deplorable that the Board of Directors urged the property owners and city authorities to make earnest efforts for its improvement. We are pleased to report that the property owners, including the Southern Pacific Company, have finally consented to contribute their proportion toward this improvement, and that the work will be completed at an early date.

McKinley Memorial Fund. Desiring to assist this worthy movement, the Board of Directors has contributed on behalf of the Merchants' Association, one hundred dollars toward the McKinley Memorial Fund.

Public Cleanliness.

Written for the REVIEW,

By CHARLES BUNDSCHE,

Vice-President of the Merchants' Association.

Among the most favorable impressions received by tourists and strangers visiting our city, nothing commends itself more favorably or appeals to them more forcibly than the absolute cleanliness of our principal streets. It is an outward indication of good government and a perceptible demonstration of civic pride. Clean municipal buildings and public streets, attractive squares and grounds, speak for themselves and for the municipality they represent. They appeal to us in the same manner as the household we enter appeals to us in its general appearance for or against its inhabitants.

Labor conditions during the last few months seriously interfered with our municipal contracts for street cleaning and removal of the sweepings. The streets during that period looked uncomfortably dirty and dilapidated. We regret that the government of our city did not develop sufficient power and independence to prevent the utter collapse of public administration in this particular line. Sanitation and public health should be unimpeachable factors even in times of strike and labor complications. Interference with municipal functions of this type (for that matter with any of them) must be emphatically denounced by every honest and law abiding citizen. No energetic efforts were made during the days of the strike to relieve Market Street of the accumulated dirt for many weeks.

While the regular authorities were forestalled in the performance of their duties, the health of the city demanded a vigorous demonstration of municipal power. Sanitary measures must be upheld; they are in times of distress and lawlessness of greater importance than even the protection of private property. Our city could ill afford, even for a few months, to be forced back into unhealthy conditions. It is remarkable that a more potent protest was not entered by our citizens during this period of official indifference. Let us hope that this may never occur again.

* * *

The subject of clean streets, *under all conditions*, calls for a remark in another direction. Is there anything more beautiful, more fascinating, soul-inspiring and invigorating than our Golden Gate Park? Tourists stop and in candid admiration extol its beauties, its splendid drives, its floral and scenic attractions, while our own citizens are never backward in their eloquent expressions of praise.

However, the critical visitor and observer at the Park will note with considerable displeasure the utter disregard of the public in the scattering of scraps, paper and waste matter in general. The remnants of extravagant lunches, bottles, paper boxes, tins, the voluminous editions of our Sunday papers and many other articles of bygone usefulness, are carelessly thrown along the most picturesque and popular thoroughfares, in nooks and corners, along the green sward, or wherever the ingenious distributors feel inclined to leave them.

The Park authorities must have no end of trouble in collecting these innumerable articles. Still the task is endless. We never visit the Park without noting the far-reaching evidence of their unsightly presence in all directions. Numerous signs in conspicuous places should be posted, prohibiting this much-abused habit of scattering remnants of lunches, wraps, papers or any other articles within the limits of the Park, and directing visitors to deposit them at convenient depositories erected (in rustic style) at different points. There is a wholesome influence in the education and direction of public opinion. If people are shown the propriety and necessity of such conduct, and an appeal is made to their self-respect, they will soon cheerfully assist the authorities in treating this beautiful domain,—our Golden Gate Park,—the pride and admiration of every citizen, with that respectful dignity and consideration we are ever ready to bestow on everything that is useful, lovable and beautiful.

A Suggestion for the McKinley Memorial

Written for the REVIEW,

By FRANK J. SYMMES,

President of the Merchants' Association.

The most natural and appropriate memorial for the friends who have left us is such an expression as we think would most nearly meet their approval if they were still with us, and one which would be most in keeping with their lives and character. Doubtless the most suitable expression of our affection for President McKinley would be given in a great home, a hospital, or an asylum, where the poor, the suffering and the unfortunate might be relieved and comforted, and their minds and souls uplifted toward such high and noble character as he ever sought to encourage and support. To build and maintain such an institution would require a far greater sum than we are likely to collect, and doubtless the most probable expression will be some kind of a monument erected in a prominent public place. Such a monument to President McKinley should be marked by great simplicity, and I venture to suggest that as large a shaft as the funds contributed will permit be erected upon one of the highest points of the city—Lafayette Square. That locality is already tender with memories of the anxious days which he spent by its side; it is sanctified by his associations as he took his walks in that square to relieve his wearied and troubled mind; it is a point from which a tall and graceful shaft could be seen from a great portion of the city, and would meet the eye of the stranger soon after he entered the Golden Gate. When the time comes for the committee to determine upon a monument and a place, I trust that they will give serious thought toward the erection of a tall and graceful shaft upon the highest point of Lafayette Square.

MERCHANTS' ASSOCIATION

REVIEW.

J. RICH'D FREUD, - - - - - EDITOR

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POLICY OF THE REVIEW.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

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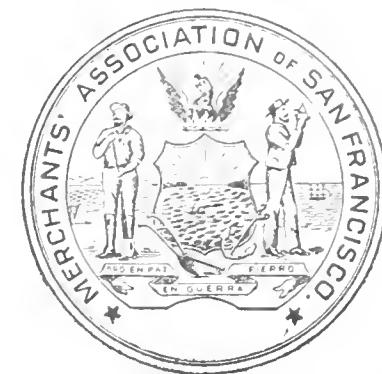
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ANNUAL BANQUET OF THE MERCHANTS' ASSOCIATION

Of San Francisco, at the Palace Hotel, Monday Evening, November 18, 1901.

Addresses by Frank J. Symmes, Dr. William H. Tolman,

William R. Wheeler and Fairfax H. Wheelan.

Interesting and Instructive Discussion upon the Important Subject of "MUNICIPAL AND INDUSTRIAL BETTERMENTS".

THE Annual Dinner of the Merchants' Association was pronounced by all who attended as one of the most notable and successful banquets given by the Association. There was an unusually large attendance. Covers were laid for 467 guests, which is the utmost limit to the accommodations provided in the largest dining room of the Palace Hotel. The record is thus held by the Association for the largest commercial banquets ever given west of Chicago.

The Directors deeply regret the necessity of being obliged to decline the acceptance of a number of additional members who desired to attend. It will ever be the aim of the Board of Directors to endeavor to provide accommodations for all who may wish to be present. In order that the public at large as well as those who did not attend the banquet, may read the complete addresses, the REVIEW presents in this number a verbatim report of all the addresses. The valuable arguments and data may also thus be preserved for future reference. Additional copies of this number of the REVIEW will be cheerfully furnished upon application.

The subject of the evening was "Municipal and Industrial Betterments". Dr. William H. Tolman, Secretary of the League for Social Service of New York, and Fairfax H. Wheelan, Esq., a member of our Board of Directors, presented their views upon the subject of "Industrial Betterments". William R. Wheeler, Esq., a member of the Association, and Frank J. Symmes, Esq., President of the Association, spoke upon the general subject of "Municipal Betterments". Both subjects were handled by the speakers in an able and thorough manner. All the phases of these important questions, from both theoretical and practical standpoints were presented. The audience was deeply appreciative and frequently enthusiastic in applause.

At the speakers' table, on either side of President Symmes, were Mayor James D. Phelan, Ex-President F. W. Dohrmann, President Benjamin Ide Wheeler of the University of California, President David Starr Jordan of Stanford University, Dr. William H. Tolman of New York, Director F. H. Wheelan and William R. Wheeler, Esq. On the platform were also Irving M. Scott, Esq., President of the Pacific Commercial Museum, Hon. George A. Newhall, President of the Chamber of Commerce, A. Sbarboro, Esq., President of the Manufacturers' and Producers' Association, A. A. Watkins, Esq., President of the Board of Trade, and George W. McNear, Esq., President of the Produce Exchange. The Directors and former Directors of the Association were distributed among the guests throughout the dining room.

Owing to the limited accommodations it was not possible to invite the heads of all the departments of the city government, but the honorable Supervisors-elect and the members of the Board of Public Works, as well as the Civil Service Commissioners were present.

Unfortunately, Mayor-elect Eugene E. Schmitz could not attend, owing to illness in his family. His expressive and cordial letter of acceptance of the invitation to attend was read at the banquet and is published in this issue of the REVIEW.

A complete list of all the members and guests who attended the banquet is given in this number of the REVIEW.

OPENING ADDRESS OF FRANK J. SYMMES,

President of the Merchants' Association.

Gentlemen:—Members and Guests

of the Merchants' Association:

It was with no little hesitation and with a great many doubts that six months ago I assumed the functions of your presidential office. I knew full well that, short of many years of service, no man could expect to attain to that high place in your confidence and esteem which had been secured by my predecessor.

When Oliver Wendell Holmes, the great poet, philosopher and friend of man, was invited to occupy the lecture platform in Massachusetts and was introduced as having come "to fill the place" of John B. Gough, who had been advertised to speak, he arose and said "Ladies and Gentlemen, this is a great mistake. I shall not attempt "to fill the place" of Mr. Gough, all I shall hope to do is to "rattle around in it a little." And so it is

with me. I can only expect to rattle around a little in the tremendous space which has been left by Mr. Dohrmann's retirement, and if I can only hit the sides now and then and let you know that I am here, and am trying to do my duty, it is all that I expect, and I shall be quite content.

VALUE OF THIS ASSOCIATION.

No thoughtful man can occupy this office and fail to realize how great are its opportunities and how much this Association may do for the city. It is nearly eight years old. Its past good service has been acknowledged, and there is still much for it to do. It has no excuse yet for retiring from business.

We stand for good government, for clean streets and a clean City Hall, and for a prosperous and happy people. All these things are interwoven and each helps to bring the other.

WHAT WE HAVE DONE.

"Lest we forget" what has come as a result of the Directors' labors and from your support, we have appended to the menu a memorandum of some of the good things which we have helped to bring about. When this Association began, it had to dig down through the dirt to find the streets. Now we not only know where they are, but they are more than half-way clean and we wish to finish up the other half. There is no reason why we should not have as clean a city as any in the world. It costs something, but it is the best kind of an investment. It means good health first, and pleasure and attraction to ourselves and our visitors afterwards. Whenever the taxpayers are convinced that the money is honestly and wisely expended, they will approve of liberal appropriations in this direction. An administration can win the public approval more by generosity in this than in any other direction, and I warn the Supervisors-elect here present that we shall appeal to them for greatly increased appro-

priations for this purpose in the future. This Association has never, from the first, taken its eyes off the street work. Perhaps you do not realize that our Superintendent inspects daily nearly every street which is swept. The Board of Public Works knows it, and the contractors know it.

CAUSES OF OUR SUCCESS.

The great success of this Association in the past has come from three directions. First, from your loyal support, and that we hope to continue to deserve. Help us to secure more members and we can greatly increase our usefulness. Secondly, from a faithful set of Directors, as faithful as ever served a corporation at twenty dollars a meeting. Never but once, and that in the summer vacation season, have we failed of a quorum, and we have met on an average of once a week for seven and a half years. No selfish motive has ever betrayed itself, and the color of a man's polities is never seen. Thirdly, we are supported by most devoted employees. No one ever came to the office, I think, that he did not receive prompt and courteous attention from our Secretary and other office force, and the genuine merits of our Superintendent, his intense interest in and devotion to his work, are but little known.

VALUE OF THE PRESS.

We have always had the full and hearty support of the Press without exception, and we appreciate their mighty power for good in any community. Unfortunately, they are too often inclined to dwell upon the faults of men rather than to encourage their virtues, and to the eyes of the stranger they frequently make us appear a most wicked and corrupt people—which we are not. And when for selfish or political purposes they falsify and malign, when they seek to arouse all the evil qualities, rather than to stimulate the good, when they stir the passions and arouse class prejudices, we would that they could be made to see how much injury they do to our city for the paltry gain which may come to their coffers. I have myself felt the sting of their wicked lash, when it was most unjustified—but it only caused my friends to hug closer to me, and now that the trouble is all over, as well as the conditions which called it forth, let us hope that neither may soon return.

THE GROWTH OF CITIES.

Great cities do not spring into life all developed, like Minerva full armed from the head of Jupiter. They are a gradual growth,—a development, and that city is the greatest and truest success which knows enough to foresee its own future and to provide for it, which beholds its destiny and with wisdom prepares its way. Boulevards, parks and fine streets, as well as noble and beautiful buildings, belong to the great city, and these cannot be bought and transported when we think we are ready for them. They must be *made*, and long before they are made they must be planned for. There must be a continuous policy in their construction. It is not these things alone which go to make the great city. The city is something more than a great aggregation of buildings. It is more than trade, commerce and manufactures, more than big clearing-house returns. Beneath all these is a great human heart, and if the external things are to be permanent and secure, there must be also peace of mind, bodily comfort and happiness and good will among men. Prosperity must be linked with harmony, if the great city is to be truly prosperous.

SAN FRANCISCO'S OPPORTUNITIES.

Providence has given to San Francisco the greatest natural advantages, and has laid the first foundations well for one of the great and beautiful cities of the world. It was not given to the simple miner who first pitched his camp upon our shores to know what the great future was to be. It was his to build but for the day. To us it has been given to see beyond, and the responsibility rests upon us now to provide well for our successors. We have learned to boast of our mighty destiny, and how the world has discovered that we are situated at the front instead of the back door of the Nation,—and we should now learn to live up to the brag. The situation is "up to us." With the worlds of trade now opening up before us we should soon double our population. Does anybody here doubt that San Francisco is before long to be as big as Chicago or New York is today? What would those cities give for our present opportunities and how well would they make use of them? Shall we not give evidence of our knowledge and our faith, and so prepare the way for our children and our grandchildren that they may know that we possess the wisdom which goes with plain common sense? Are we to leave to them a city which they must remodel and make over to fit their wants? I trust not. Let us not

leave it to them to criticise the shortsighted and selfish spirit of their grandfathers. As we honor the founders of the Nation whose wisdom provided a constitutional government good for hundreds of years and for hundreds of millions of people, let us follow creditably in their footsteps. To do that well will require the best work of the City Fathers—and the good aid of the Merchants' Association,—the City's Brothers.

CITY IMPROVEMENTS NEEDED.

It is a good thing for man, it is a good thing for a city, to pay as it goes,—but it retards progress, and when the man or the city has an abundance of assets, it is well to borrow and improve the property. San Francisco has today four hundred millions of property and nearly 400,000 people to endorse her note. Is there any good business man in this Association, who, if he owned this property would not borrow enough on it to improve it, and increase its income and thus leave a more valuable estate to his children? It is time for us to complete a bonding scheme and build our much needed schools, hospital and sewers. We never can make the best citizens of our children so long as we attempt to educate them in the rattle-traps we now use for school buildings. We boast of the fruits, flowers and trees of California, and we send our visitors all over the State to see them. In San Francisco we have just one thing worth seeing,—Golden Gate Park. The necessities of health have compelled us to clean up Chinatown, and that disgraceful attraction is losing its charm. Show me a beautiful and a healthful city and I will show you the Park feature spread all over it—not confined to one corner.

WE NEED TREES.

We must plant trees, even if the roots should penetrate into our rotten sewers and compel us to make proper ones in their stead. Our grandchildren will probably have them on Market Street. It is said that trees keep out the sun which we need. We have more sun to the twenty-four hours than nine-tenths of the cities of the Union, and we can well spare a little for some of nature's charms and a bit of her purifying ozone. Nature has provided trees for the purification of the atmosphere after man has defiled it, and yet we herd men, women and children together and forbid them nature's antidote for their own poisons.

In order to prepare for the great and beautiful city which our children should inherit, we can well afford to borrow of them to help us to prepare it for their use. We want a little of the liberal spirit of the Boston gentleman who treated himself to an elegant and expensive yacht. When his friend expressed his amazement at his extravagance and asked him in wonderment how he could *afford* it, he replied that it did not cost him a cent, for his *heirs* were paying for it. If we do not borrow a little from our heirs soon, we shall only leave the bigger bill for them to pay later on.

MODERATION AND GOOD JUDGMENT REQUIRED.

We need not jump from one extreme to the other and take up wild and extravagant ventures. We should not buy the luxuries of Gas, Water and Railroad Companies until we have the true necessities of good schools, parks and sewers. A wise man does not buy a dress coat whilst his boots are in holes and his trousers out at the knees. San Francisco is destined to be able to indulge in many luxuries in time. We need have no fears of great cities at the north or the south. We should hail their coming for they cannot but help us. New York is bigger and stronger because of Philadelphia and Boston, and we shall be better and stronger because of Seattle and Los Angeles if we only but perform duty at home.

A BRIGHTER FUTURE AHEAD.

I am no pessimist, but I would look our faults squarely in the face and be prepared to conquer them. We have had our share of rotten government, but the light has broken and this Association can do much to help keep the horizon clear. The right will triumph in the end. Justice, honor and truth are not to be crushed out by any political corruption, they cannot be hidden by the blunders or the falsehoods of an unpatriotic press, or smothered by the machinations of any boss. Corporations are not half as bad as they are painted, neither are the Trades Unions. There are upright, just and honorable men in each. Some day both the corporation and the Trade Union will discover that it will pay best in the end if they strictly "mind their own business."

There are more methods of political corruption than taking a rake-off from a contractor or a city clerk; and it is just as wicked to utilize the power of an office for selfish political ends, as it is to bribe a legislator with coin. Slowly but surely office-holders will learn that the surest road to promotion is a *faithful adherence to duty* and cor-

porations are learning that it is cheaper to deserve support and fight if need be for their rights rather than to *buy* them. Justice and honor, uprightness and truth will some day prevail. They may be delayed by the hungry politician and the unscrupulous corporation, but the day of triumph will come, and this Association stands pledged to them through thick and thin, through sunshine and storm, even though the heavens fall.

OUR NEW ADMINISTRATION.

It is related that two hungry travelers once pursuing their way along a seashore road, came across an oyster in their path. In their desire to divide it fairly so that each should receive his full share they fell into a quarrel, when a third traveler approached, and the situation was explained to him. He assured them that he could divide it so that they should receive an absolutely equal proportion and to him the delicate task was assigned. Seizing his knife he clipped and opened it, and, devouring the contents, handed them each an empty shell.

San Francisco has recently been enjoying the interesting exhilaration of the customary fall election. It was a brief but exciting campaign. Whilst the great Democratic party and the great Republican party were fighting with each other as to who should walk into the Mayor's office on the first of January, the Labor party came along, devoured the oyster and handed them each an empty shell.

The representative of that Labor party, the man who secured the oyster, the distinguished Mayor-elect, was expected to have been with us tonight. I am sure that you are all much disappointed that he has been prevented, as the following telegram, received late this P. M. explains.

WATSONVILLE, November 18, 1901.

2:43 P. M.

On account of illness of Mrs. Schmitz, will be impossible for me to be present at banquet this evening. Please express my regrets.

E. E. SCHMITZ.

The best therefore that I can do for you to give an expression of his feelings, is to read to you his letter of acceptance to our invitation and to say that we shall hope to meet him at our next Annual Dinner.

SAN FRANCISCO, Nov. 7, 1901.

Frank J. Symmes, President,
J. Richard Freud, Secretary,
Of The Merchants' Association.

GENTLEMEN:—I have the honor to acknowledge the receipt of your valued communication of yesterday, inviting me to attend the Annual Banquet of the Merchants' Association on November 18th and requesting me to express my views on "Municipal Betterment."

I accept your invitation with pleasure. Under any circumstances the opportunity to meet so distinguished a body of my fellow citizens will be to me a source of great gratification.

In the present circumstances it is with especial pride that I embrace the privilege of being with you in order that I may present to you and your Association the views I have always expressed through my entire campaign with my election, that through me the recognition of the wage-earners of San Francisco does not mean an industrial or social revolution, that it does not imply a destruction of vested interests, or the injury of property rights, but that it indicates that the constantly reiterated imputation of the irresponsibility of the honest working classes is without foundation, that all elements of our community are entitled to fair and equal consideration and that under my administration there is just reason to hope that the relations between capital and labor, between employer and employed will be so adjusted that peace and prosperity will reign without interruption in this great city of ours.

In the confident expectation that through this, our first meeting, will be inaugurated an era of mutual respect and confidence between those who employ and those who are employed, a sense of entire security and safety for vested interests as well as for personal rights and liberties, I am, with much appreciation,

Yours very truly,
(Signed) E. E. SCHMITZ.

INTRODUCTION OF DR. WILLIAM H. TOLMAN.

We need not only municipal but industrial betterments. It is not enough that we should have the great and beautiful city, we must have a happy and prosperous people. Genuine prosperity means harmony and good will among men. The gulf between the laborer and the capitalist is more imaginary than real. Many a laborer has become an employer and many an unfortunate employer has dropped back into the ranks of the employees. This Association is not without its sympathy for, and interest in the laborer, so-called. And we have invited Dr. William H. Tolman of New York, who has given great study to these relations, to come to California and address the people tomorrow night upon this subject. Some of his friends have made it possible for him to come, and he is today giving his time and energies to his cause. I count it a great privilege to be able to introduce to you Dr. William H. Tolman of New York City.

ADDRESS OF DR. WILLIAM H. TOLMAN OF NEW YORK.

Secretary of the League for Social Service.

Mr. President, Members of the Merchants' Association:

In the changed industrial and economic conditions of today, the great concentration of capital and the massing of thousands of the employed have brought about new problems. In the old times, master and man lived and worked together,—there was a daily point of contact, a continuous personal touch. Today all is changed. The employer, in many cases, is as much of an absentee as were the nobles in France in the latter part of the eighteenth century and the landlords of some of the worst tenements in modern slumdom. With the growing intelligence on the part of the workers, evidencing itself in a dissatisfaction with their social and economic surroundings, they are slowly learning how to crystallize their incoherent wants and their smothered discontents into definite propositions for an improvement of their conditions.

The personal touch between employer and employee has largely been lost, and it is not desirable, even if it were possible, to return to the earlier days. But for the successful conduct of the business of the twentieth century a point of contact must be sought for and established, though in a different way. From the point of vantage of those who are able to observe the entire field of social activity and note those movements for real betterment, the balance must be placed to the credit of progress and advance. There is a forward movement and there is no reason for discouragement. If one looks for gratitude in return for favors, or even justice, he is mistaken; yet that fact does not lessen individual responsibility. Noblesse oblige was never truer than today. The business world is usually the first to organize and, for the promotion of the greatest efficiency, apply commercial common sense. Accordingly, the Clearing House.

In the growing number and the varying adaptation of movements for improving the condition of the employed there is also the need of an industrial clearing-house for the prevention of overlapping and duplication of effort. Such a clearing-house already exists in the New York League for Social Service. In addition to this, there is also the necessity for the interpretation of the collected material, so that the individual employer may know what he can best adapt to his own individual and particular needs. At this point expert specialization is demanded, so that the employer may know just what he may do first to the best advantage and why, because he does not wish to make any mistakes. It appears that a personal touch, a human point of contact, has been lacking, and is highly desirable; that there was no means of bringing people together, so that they might see each other and hear what each had to contribute from his own experience.

This need has created a new profession, that of the "social engineer," a man who can tell the employer how he may establish such a point of contact between himself, his immediate staff, and the rank and file of his industrial army. Social engineering is one of the newest professions, and in the conscious need and imperative necessity for accurate scientific information, which may be instantly applied, there will be an increasing demand for the services of the social engineer. I was summoned in this capacity sometime ago to advise an employer of five thousand men, who asked me what form of industrial betterment he could begin. This led to a few questions on my part. First, were the men allowed to drink beer on the premises, especially at the noon hour. "Oh, no," was the answer, "we are very strict about that." Secondly, I inquired whether any rooms were provided in the factory where the men could eat their lunch, or any kind of a shelter outside to protect them from the hot sun of the sum-

mer. I found that nothing was provided. In summer they were obliged to eat their luncheon in the shadow of the building or sit on the fence; frequently their heads were shaded while their bodies were exposed to the hot sun. Under these conditions it was not surprising that the men went to saloons where they could have their beer and the privileges of the free lunch counter in comparatively comfortable rooms.

To change these conditions I advised the fitting of a room with plenty of windows and fresh air and a temporary shelter in some part of the yard for summer use.

Certain arts have reached a high degree of organization. The art of war is now so highly specialized that most of the nations are afraid to disturb the equilibrium of outward peace; commerce is laying under contribution the most highly improved means of transportation and communication, whereby she is occupying the remotest corners of the globe; machinery is so delicate in its mechanism and so complicated in its operation that we are no longer amazed at the marvels of the inventor and the mechanization.

Improved machinery is creating a demand for improved men, and it is the business of the Social Engineer to make improved men to operate the improved machinery. In the making of an improved man the first element is a true home, or an opportunity for himself, his wife and his children to enjoy pure air, light and water, the physical essentials of a home. Given these conditions, the chances all favor a desire on the part of the parents for the mental and moral development of the children, whereby they may have better opportunities than their parents for getting on in the world.

The modern factory is the industrial home, where the wage-earner spends at least one-third of each working day. The working home must be made bright and airy by means of many windows; the colors should be restful in tone, especially where the work is of such a character to admit it; the hygienic installation of toilet closets and lavatories should be ample and modern—that is, the best, which is another way of saying the cheapest; order and discipline should be kept to a high standard, because based on justice and sympathy. This in general is what the Social Engineer must accomplish.

All these provisions mean the elimination of charity, for the self-respecting employee does not want it, nor will the self-respecting employer offer it. If an employer introduces any form of industrial betterment as charity the workers will say, "Why not increase our wages to that extent, and we will take care of our own charity." And they are right. What the employee does want is an opportunity to increase his wage earning capacity, for increased capacity is almost always sure to mean increased responsibility, hence higher pay.

In advising what form of industrial betterment he will find the most important, I place a provision for a home, which, after all, is the true social centre. In the workshop, the worker is under discipline; his course of action is thought for him, and he thus becomes a part of the system, a cog in an intelligent machine, so to speak. In his home, he is absolutely free; if the surroundings are such as to keep him in good health, to enable him to enjoy the charms of family life, he becomes a better man and a better citizen.

Another step towards improving the condition of the employed is the provision of clean and comfortable rooms where men or women may eat their midday meal away from the noise, dirt, and routine of the work-bench, machine or store. The most far-sighted employers have been quick to see that taking care of their employees is good busi-

ness, and have fitted up kitchens where a warm meal of plain, substantial food may be served at cost. The captains of industry are slowly learning a lesson from the captains of war, who lay great store on the physical equipment of their army, fully recognizing that the best-fed and the best-nourished soldier is the most efficient one.

In a large paint factory it was found that a great deal of illness was caused by poor drinking water. This was a loss to the men, who could not work while disabled, and also to the firm, who lost the continuous service of good workmen. On making a study of the local conditions, it was ascertained that a service of filtration would overcome these evils, and accordingly a complete filtering installation was added to the factory equipment at considerable expense, with the result that now typhoid cases are unknown there.

For the purpose of stimulating the employee to do his best, an increasing number of employers are offering cash awards for the best suggestions from their staff. In one large company a wagon-driver called the proprietor's attention to the poorly paved streets about the freight stations, stating that he was never able to haul a full load of merchandise, to say nothing of the needless wear and tear on the horses and wagons. The attention of the city authorities was called to the poor paving, with the result that the streets are now in a proper condition. Thus the whole city gained by the suggestion made by one driver to an employer who had drawn him out by the offer of an award for suggestions.

These are some typical conditions and their betterment, which confront the social engineer. He must inform himself of all the various phenomena while referring each manifestation to the underlying principles. In that way he accumulates a store of principles, with their applications, which will enable him to be of practical service when he is next called in consultation. In every case the local conditions and needs must be carefully studied so that the necessary adaptation may be made, for a brilliant success in one factory may be a dismal failure in another of the same kind in another community.

I hear you saying, this is all very well in theory and is another rainbow chasing scheme, but how does it touch business, how does it bring me in more dollars. You are not in business for your health but are justified in expecting a return on your investment.

"In 1885 William H. Lever was a grocer in Bolton, England. Becoming convinced that there was a large market for pure and cheap soap, he opened a factory in Berkenhead, near Liverpool. Note that the beginning of this industry was very small, the weekly output being only twenty-five tons. Today it is thirty-five hundred per week with nine branch factories in different parts of the world. After his third year he awoke one morning to find that his profits for that year were \$50,000. As he had tersely stated it, "I felt that I had not earned the money. I did not expect a like result, and that I had no right to it. I sat down and considered to whom the money belonged, and found it a difficult matter to decide. I reached this conclusion—that, whatever I did, I must share my prosperity with those who had helped me make it." His solution of the problem was a provision of decent homes for his employees. The problem of prosperity-sharing was worked out at Port Sunlight, a village today consisting of six hundred houses, reading-rooms, bowling-alleys, swimming pools, schools, entertainment halls, summer open air theaters, and recreation grounds. The village now represents an expenditure of \$1,250,000.

At the outset Mr. Lever encountered the usual degree of suspicion, distrust and lack of appreciation, but he had made up his mind that what he was doing was right—nothing could turn him from his purpose. The very men who made trouble at first now frankly admit their mistake and are doing all they can to help on the communal welfare.

When asked for his philosophy, Mr. Lever has said: "What I have done has been accepted by my people, not on the basis of charity, benevolence or philanthropy. I have never posed as a philanthropist, but have tried to do what I think is right, and in the best way. If the employees view it in the same light there will be no misunderstanding, and I would like to record my appreciation of the way in which they have lived up to their agreement."

This was the price which one of the largest business men in England was willing to pay for the increased loyalty, devotion and ability of his workers.

The village community built up by the Cadbury's at Bournville, near Birmingham, England, consists of 400 acres, and contains many cottages for the 3,500 employees. The lowest rental of these cottages is \$1.50 a week, for which the tenant gets three bedrooms, a kitchen, a parlor, and a third room downstairs, and a bath. The houses are in the best sanitary condition, and a large garden goes with each house. The village is laid out very attractively, with its winding streets, its trees and its open spaces. There is a large recreation ground, swimming pools, a dining-room for the girls, a boys' club, light and well ventilated work rooms. A block of beautiful cottages forming a quadrangle, beautifully kept up with turf and flowers, has been set aside for the homes of the old or semi-dependent. They are called "Houses of Rest." There is also a convalescent home. Every summer thousands of children from the tenements of Birmingham are turned loose on the farms and meadows, for a day's fresh air and pure food. The slum workers of the Salvation Army in London, also, who are worn out with their labors are entertained during the summer in one of the houses set aside for their use.

In this factory a warm midday meal may be bought at cost. A man is employed to buy the best fruit in the market at wholesale to get the best prices. The fruit is then sold to the employees at cost. A form of entertainment is an open-air swimming pool for men, large enough for a good swim.

So far, all this is interesting as an unusually excellent example of good social life for a working community. But the significance of it is that it has led to, and is part of a unique plan for social betterment—a great Social Trust, which is a new institution, and a new kind of benefaction, planned and managed in a most businesslike way, for Mr. Cadbury founded last year what he called the "Bournville Village Trust," containing 330 acres, on which 370 cottages are already built. The total rent-roll is \$26,230 a year, and a fair valuation of the gift is \$900,000.

While the social institutions at Port Sunlight are based on Mr. Lever's conception of justice towards his workmen, Mr. Cadbury attempts to realize the principle of Brotherhood as between himself and the individual employee. His attitude is well reflected by his reply to my inquiry if he ever had any labor troubles. "Oh, no," said Mr. Cadbury, "we all live among the people, we go in and out with them, and we are all friends. They do not look upon us as masters, nor do we consider them as our dependents." Forty years ago Mr. George Cadbury became a member of the firm then employing a staff of twelve. The business was not yielding a return, quite the reverse. That Mr. Cadbury did his share of the work was evident from the fact that he worked from seven in the morning till ten at night. Mr. Cadbury believes in the personal touch of the employer, holding that he should see to it himself that justice is done his employees.

Mr. Cadbury's philosophy: "We find that nothing pays us better than looking after the comfort and welfare of our employees and nothing gives so much zest to life as to see so many happy about us."

I have given you more details of these two establishments because English methods are more closely allied to our own. But I could bring you many instances from France, Holland and Germany. Many of their towns and cities have "Labor Chambers" composed equally of employers and employees. Here numberless labor difficulties are adjusted, with the practical effect of greatly lessening industrial conflicts.

European civilization, the product of many centuries, has been in advance of us in recognizing the need for Industrial Betterment institutions. Many of the promoters of these movements have been men of scholarly attainments, culture and refinement. They worked at these solutions because it was a pleasure. Then, too, there was the altruistic spirit, a genuine desire to make the world a better place to live in.

Today the situation is changed. Our nation is prosperous. We have great captains of industry who have amassed greater wealth than has ever been heard of in the Old Country. Capital and Labor have become two mighty forces. What is now needed is a recognition of the identity of their interests, and the next step towards its realization is to make use of the experience of the older countries in their practical forms of industrial Betterment, adapting them to local conditions.

There is a direct relation between capital, labor and management, the essential elements necessary to every enterprise. Consider how useless is capital without management to direct its resources, and, in turn, how both capital and management are dependent on the willing hands of labor to execute their will. Capital should conscientiously do all in its power to improve the condition of the workers, for a more vigorous man is able to do more work, a more intelligent man will do better work, and a more conscientious man will do more faithful work. On the other hand, labor should not view with cold suspicion the overtures of capital, but should meet them in a friendly spirit, with a mind open and ready to cooperate. Many employers have found that their efforts for indus-

trial betterment have been met with surly looks, suspicion, and indifference.

But it is not fair to expect the employer to do all. The capitalist should not be regarded as a thief and a robber; labor should recognize the sincerity of his motives, and give him a chance to prove his sincerity by working with, and not against, him.

This lecture tour to the leading cities of the United States in which we are reaching Merchants' Associations, Chambers of Commerce, Boards of Trade, Labor Organizations, Colleges and Women's Clubs, was made possible by the generosity and public spirit of a few men and women in different parts of the country, who recognized its educational value in showing that capital is realizing that it must promote industrial betterment, and that labor should give capital an opportunity of proving its sincerity.

You business men have not the time to work out the solution of these problems. Our Industrial Betterment is fighting your battles by bringing about a better feeling, a fact which will enable you to carry on your enterprises with greater security and harmony. To bring about this security for you, we need your sympathy and financial cooperation. Are you willing to give us your backing? A strike means money-loss, worry, falling away of customers, and great bitterness of feeling between you and your employees. If only a part of the money-loss which a strike entails could be used in bringing about a feeling of identity of interest between capital and labor, you would be repaid tenfold for the support of this movement. The industrial problems are hurrying us on to some wise settlement, or contain large elements of unrest and disturbance. It is the part of wisdom and prudence to meet the situation squarely for the sake of discovering the principles which, adapted to local conditions, will promote social and industrial peace. In the great commercial awakening of our country, a policy of industrial betterment will be of incalculable value in shaping forward movements. Your city should profit by the experience of other communities, who, by their efforts, are preventing the development of many industrial evils which elsewhere are so difficult to remove. It is easier and cheaper to form than to reform.

ADDRESS OF WILLIAM R. WHEELER,

Member of the Merchants' Association.

Mr. President and Gentlemen:

In selecting a subject for discussion this evening, our Directors have, with characteristic discernment, chosen a most timely one, for never before in the history of our city have circumstances made it possible for us to count on so quick returns from such betterments as now. I use the commercial term "quick returns" because I regard the dual subject, "Municipal and Industrial Betterments," in the light of a business proposition—particularly the former, to which my remarks will be confined.

The wise board of directors of a great railway system, instead of paying its earnings to its stockholders in the form of cash dividends, frequently puts such earnings into betterments. This money may be spent for heavier rails, cut-offs, new and improved rolling stock, modern and commodious depot buildings and terminal facilities, and many other improvements which go to make a road safe, its time fast and its accommodations comfortable and ample, thereby popularizing it with the traveling and shipping public. Thus is the bread of the stockholders cast upon the waters only to be returned in the form of an increased value and earning power of their holdings. It is just so with a municipality. Make it attractive to tourists and as a place of residence, offer facilities for industrial expansion, as regards both commerce and manufacturing, and a populous and prosperous city is established, resulting in increased values and earning power of real property, and, under an honest and businesslike administration of municipal government, a corresponding reduction in the ratio of taxation.

I have said that the subject for the evening is timely because

First: Largely through the efforts of the passenger departments of the railroads serving this

city, our advantages of climate—summer as well as winter—are only just beginning to be understood by our countrymen beyond the Rockies, who at home are frozen in winter and suffocated in summer.

Second: The acquisition of the Philippines, coupled with the recent disturbances in China, calls the attention of the world to the fact that this is the natural gateway to our new possessions as well as to the Orient, and opens a new vista of commercial and industrial possibilities. In addition to this, the improved steamship service recently inaugurated makes the journey between Australasia and England via this port several days shorter than by any other route, thereby increasing by thousands annually the number of sojourners within our gates.

Third: It affords an opportunity to suggest to our recently elected Mayor and Board of Supervisors needed municipal improvements and possible aids to industrial development—the one with a view to attracting visitors and residents to our city, and the other to increasing its already growing commercial importance.

I have mentioned climate first because I consider it of primary importance, and its exploitation even a forerunner of and assistant to our commercial development, inasmuch as we cannot expect to build up any considerable export trade in goods which we do not manufacture, and we cannot manufacture successfully without first creating a profitable home market. There are doubtless many here tonight who have never considered climate of any material importance to a community in the light of a commercial asset. Let me call their attention to the fact that it has given San Diego a population of upwards of 30,000, not over 10,000 of which is supported by the country tributary. It has made of Los Angeles a thriving city of more than 100,000 people and

increasing in population in a progressive ratio, while its population without its superior climate would probably not exceed 50,000. In short it has undoubtedly given to Southern California, as a whole, a population more than double that which would otherwise obtain. Then again, the immigration attracted by climate is, generally speaking, composed of people who, if not always producers, are liberal consumers, and, what is doubly gratifying from a mercantile standpoint, able to pay for that which they consume. Nor is this all, for, after having settled among us, perhaps solely on account of our climate, their attention being attracted to the resources of our State, or the commercial possibilities of our city, they make investments and engage in enterprises therein, thus adding in no small degree to the development of the one, and the upbuilding of the other. The newcomer, fresh from other fields, frequently has an advantage over the old resident, inasmuch as the former is in a position to judge a community by comparison with others, taking, as it were, a perspective not afforded the latter.

We have been altogether too modest with respect to advertising or exploiting this asset—our climatic advantages. We should take a leaf from the book of our Southern California friends and let the East know what we have to offer in this line. Possibly we who were either born or have spent the greater part of our lives here, accept this advantage as a matter of course, and underrate its value, or assume that the rest of the world is as fully informed on the subject as are we. Personal observation during what amounted practically to several years residence in Southern California, taught me that the most enthusiastic advertiser of her climate and resources was the newcomer himself. He had struck a "good thing" and he wanted everybody "back home" to know it, and, with no selfish motive, became a most valuable immigration agent. His attitude, on arrival of his friends a few weeks later was one of proprietorship—similar to that which we have all observed in the guest who has preceded us by a day or two at a summer resort. He took the keenest delight in showing them the new-found land and describing its resources, his "tall tales" putting to shame those of the "oldest inhabitant." In fact it is to him that we Californians are indebted for our national reputation of being the "most glorious liars on earth." It is through him that other newcomers have become so impressed with the present and future importance of the metropolis of Southern California that they consider us out of the race. As an illustration of this let me tell you a story, and a true one. A few years ago a wealthy spinster arrived in this city from the East,—after having stopped for a month or so in Los Angeles, investing a considerable sum in business property therein. Before all her spare change was gone, however, she thought she would see what we had to offer in the real estate line, and therefore came with a letter to a well known gentleman who deals in that commodity, whom I will call Weston, simply because his name starts from the opposite direction. This gentleman very courteously invited her to drive with him and get the "lay of the land," as it were. They started out Market Street and when in the vicinity of Tenth, Mr. Weston called her attention to a block of land, the recent sale of which had attracted considerable attention. "What was the price?" she asked. "An average of a thousand dollars a front foot" was the reply. She looked at him aghast, and on recovering her speech exclaimed: "A thousand dollars a front foot, Mr. Weston! A thousand dollars a front foot!! Why Mr. Weston, I can buy property in Los Angeles—on Spring Street in Los Angeles—for three thousand dollars a front foot! Let us drive back to the hotel!"

So much for the "home mission" work of the enthusiastic newcomer. We need more of his species among us, and can have them if we but

make the effort. The railroads are already doing good work by posting in their eastern ticket offices our daily weather reports. Let us augment these by inserting them in the principal daily papers of the east. Let us go into the stronghold of our traducers and publish these weather reports in the newspapers of Southern California, and thereby turn northward the steps of the easterner who would otherwise return by one of the southern routes over which he came because he had been informed that "our spring thaw had not yet taken place." Absurd as this may sound, it is a fact that thousands of eastern tourists who spend the winter in Southern California unwillingly return to their homes without visiting San Francisco because they fear the cold. They will not divorce the word "north" from "cold," and the innkeepers and other interested parties, from San Diego to Santa Barbara, are making no serious effort to correct the erroneous impression. By the publication of the daily temperature of this city throughout the parched and sultry East, coupled with the favorable advertising which our climate has been given during the past summer by the thousands who attended the various national conventions which it was our good fortune to secure, San Francisco has established a reputation as a summer resort unequalled by any other city in the United States. Can any one of us who has returned from an Eastern *business* trip in midsummer wonder at this? (I say *business* trip, because I am sure no San Franciscan would go East in summer except on business.) Are we not grateful for our cool ocean breezes—yes even our winds with the accompanying fogs which he had formerly berated? Do we not thank God that we live in a climate which is conducive to action every month of the year, making it unnecessary to plan how to keep cool in summer or warm in winter?

We have made a good beginning in regard to exploiting the advantages of our summer climate, and I say, let the good work go on, and let us not hide our light under a bushel regarding our winter climate. Without disparagement to the salubrity of the winter climate of Southern California, let it be known that we have something to offer in this line, and that we are *not* afraid of comparison of official weather reports. There are thousands in the east who would, in addition to mildness of climate, like the metropolitan advantages which a large city only can offer, and such have but to be advised of our possession of these dual advantages to make this their winter Mecca.

And since nature has so generously befriended us, let us add to the attractiveness of our city by well directed and comprehensive efforts for municipal betterment, which should embrace its artistic as well as its sanitary improvement, for we are told verily "a thing of beauty is a joy forever." First impressions are lasting, and we are the gainers if they are favorable. With this in mind, we should first give our attention to the heart of the city.

There is one thing we have here which is said to be peculiar to San Francisco—I think it is! *Chinatown!!* It is safe to say that there is no other city in the United States that bears upon its face such a seared and repulsive scar. There is no other city in our country that holds within its confines a quarter which stands like this, a conspicuous monument of reproach to its citizens. When in the very heart of a large and flourishing city a locality can become so defiled that one cannot pass through it without averted eyes and recoiling sensibilities, it would seem that the time is ripe for action, and in this connection I would say that municipal betterment has right here a very broad and ample field for the most strenuous and intelligent activity. I agree with the President of our Board of Health, who closes his annual report as follows: "The day has passed when a progressive city like San Francisco should feel compelled to tolerate in its midst a foreign com-

munity, perpetuated in filth, for the curiosity of tourists, the cupidity of lawyers and the adoration of artists."

Improvements are promised in what is now a most excellent street car service, when measured by that of other cities. Among these possible improvements is mentioned the changing from cable to underground electricity of the Market Street line, and contemporaneously or immediately, should a main intercepting sewer be constructed of sufficient capacity to drain a city of a million or more, and to contain the necessary water and gas mains and electric conduits. Ample provision should be made for the present and future requirements of patrons by extending branches to the curbs at suitable intervals. Having thus provided against what has been in the past, the almost continuous tearing up of Market Street, it should be smoothly and permanently paved to the ferry depot. In the selection of a pavement let it be borne in mind that the "best is for all time the cheapest" and let the broad democratic doctrine of "the greatest good to the greatest number" be practiced.

Before leaving Market Street, let me call attention to the possibilities of beautifying it by erecting statuary on the gores on the north side which, like those in the city of Washington, lend themselves so admirably to this use. This statuary should be of bronze and symbolize the history of our State. An excellent starting point is at the large gore at the intersection of Drumm and California Streets (the erstwhile site of the Cogswell monstrosity) where a statue of Sir Francis Drake might with appropriateness be erected and surrounded by a grass plot. We do not expect the municipality to do this. There are doubtless at this table many gentlemen who require only the suggestion to cause them to act. Do not leave this graceful bit of philanthropy to be carried out by the executors of your estates. Rather profit by the example of our present Mayor in his gift of the beautiful shaft at the intersection of Mason and Turk streets, and thereby gain the plaudits and gratitude of your fellow citizens while you are yet above the sod. To those of you who do not act early enough to avoid the rush which will doubtless follow this suggestion, I would say, if you find the gores all gone, "There is ample space in our down town parks and public squares." In any event, let such works of art be placed where they will be seen by the sojourner, and where their educating and refining influence will be daily felt by the people. After the available spaces within the city are occupied it is well enough to erect statuary in our Golden Gate Park, to which a special trip must be made in order to enjoy its beauties.

While the expense is still comparatively small, let us undo the mistake—I might almost say the crime—of years ago by restoring to the city that property which should be the Market Street frontage to the City Hall. This should be converted into a public park, made doubly desirable by the contiguity of the new postoffice—and affording a perspective necessary to the proper appreciation of the beauty and magnificent proportions of our finest and most imposing structure. Market Street is being rapidly improved by the erection of substantial and costly business buildings in this vicinity, and every day's delay adds to the cost of carrying out this suggestion. Indeed, such a building is now approaching completion at the junction of Market and McAllister streets—a property which, together with that to Larkin Street inclusive, should originally have been reserved for the City Hall grounds. By extending Leavenworth Street to Market, however, the proposed park will still be bounded on all sides by streets with no expensive structures at present thereon to be purchased or condemned.

Our earliest and most thoughtful attention should be given to our schools. It is said that our public school system is one of the best and most efficient in this country—but what can be

said of the buildings to which we are daily sending our children? Exteriorly—they are dilapidated and ugly in the extreme. Interiorly—they are dilapidated, ugly and dangerous, and a veritable disgrace to the city. From a sanitary standpoint they are a constant menace to health, and from the standpoint of ordinary comfort they are cold, draughty, ill ventilated, poorly lighted, to say nothing of being over-crowded, and most inadequately equipped. All these things are facts well known to you, and therefore I think we will agree that in this regard a crying need of reform faces this heretofore most complacent municipality; of course "Rome was not built in a day" nor can we expect to quickly undo the evil growth of years, but we cannot begin too soon in our endeavor to effect such municipal reforms as are absolutely necessary to keep us abreast of those which are but the ordinary conditions of modern civilization. It somehow seems a false scruple which prompts the objection to allowing posterity to bear its share of the burdens which will be made necessary by these permanent improvements—improvements which we all know are absolute essentials to every well governed and healthful city. It also seems to me that it is an illogical scruple, when we reflect that *we, now are* the posterity of the builders and promoters of the many municipal monstrosities of today, and if we are willing to stand our share in bearing the burdens made necessary in rectifying the mistakes of the past, why should not posterity carry its part of the obligation for these necessary and costly reforms, from which, they and theirs are to reap as many if not more of the incident benefits?

California is justly celebrated as a land of flowers, yet little has been done by this city outside of Golden Gate Park to sustain this reputation. Green grass is always beautiful and restful to the eye and is found in the public squares of every city in the United States, but inasmuch as our climatic conditions permit the growing of flowers in the open, the entire year, let us beautify our parks and public squares and at the same time relieve the monotony of the grass plots by a profusion of flowers and landscape gardening. It is true that this may involve the expense of additional police for their protection and preservation, but is not the gain commensurate?

While San Francisco is fairly well provided with public parks and squares north of Market Street, the number south is entirely inadequate. Additional parks containing playgrounds for children should be provided to meet the requirements of this densely populated district. Third Street—the avenue to the railroad passenger depot—should be smoothly paved and reserved for passenger carrying vehicles and light express wagons. This would enable the tourist who journeys to our city by the coast route to register at his hotel in a better frame of mind and with a more kindly feeling toward us than after a torturing ride over cobblestones.

Let us preserve at least one of our few historic landmarks by acquiring and dedicating for a public park the crest of Telegraph Hill, whose signal mast in early days bore the tidings which carried joy to the hearts of thousands of our pioneers.—

Sentinel of commerce it was, and should forever so remain. Through it we should build the proposed Montgomery Street tunnel, but at the same time should preserve and beautify its crest.

Were our harbor under control of this municipality, as I believe it should be, I would be tempted to offer a few suggestions concerning it,—among them the early completion of the belt railway. Inasmuch, however, as it is under State control, the only suggestion which I can offer, pertinent to the occasion, is, that we make effort in the near future to bring about the legislation necessary to place this city in the possession and control of what is the rightful heritage of every seaport—its waterfront.

These suggestions are a few of the day to day impressions gathered in a busy life. I am not unmindful of the fact that broader and deeper and more important questions than those touched upon confront us—among them that of a water supply adequate for the future needs of the city—and municipal ownership of this and other public utilities. Realizing, however, that in the time allotted I could no more than scratch the surface of these subjects, even if able to treat them at all, I have confined my suggestions to propositions possible of speedier accomplishment, and in some instances more immediately needful. I am aware that money is required to carry them out, to raise which the city should issue bonds. Again I say the burden of permanent municipal improvements should be shared by posterity and freedom from a bonded indebtedness is not the mark of a progressive city.

In the accomplishment of municipal betterments—particularly those which tend to beautify the city, we are fortunate in having recently elected to preside over its destinies a gentleman, who, like the one he is soon to succeed, is possessed of an artistic temperament. I say this, because no man ever had music in his soul without having an eye for the beautiful. With him will enter into office what I believe will prove to be one of the best Boards of Supervisors the city has ever had. In their hands can be safely left the welfare of this city and the carrying out of measures for its artistic and sanitary betterment. Let us citizens of San Francisco, become more and more imbued with civic pride, to the value and importance of which this association has done much to awaken us. Von Humboldt says that whatever we wish to see introduced into the life of the nation must first be introduced into its schools. Let us then teach it to our children at home and in our schools, and thus instill their hearts with an ambition for and pride in their city's welfare and progress, preparing them for a higher order of citizenship, for municipal betterment should attract and hold the attention of every man who cares for the beauty and advancement of his city. Such men only can be called good citizens, for good citizenship does not end when the ballot is cast—there is where it begins and should begin in earnest and from the heart. Then can it no longer be truthfully said of San Francisco:—

" Serene, indifferent of fate
Thou sittest at the Western Gate."

ADDRESS OF F. H. WHEELAN,

Director of the Merchants' Association.

Mr. President, Members of the

Merchants' Association:

Industrial betterment is the chief problem of the day, yet it is as old as history. The unknown world has given place to a world known to its last corner, wealth has been increased a thousand-fold, the powers of man have been multiplied, his knowledge widened and increased, and yet the old, old problems confront us. The marvelous advance in science, the wonderful development in

History teaches no lesson so completely as that nations rise and fall. National greatness has no permanent zenith. Success and glory, power and position are not eternal. The past is not a sure warrant for the future. Defeat is possible after a thousand victories. The same forces that built up can tear down, and nations that have conquered the world have been hurried to ruin by forces within their own confines. The sceptre and sword have been wrested from their hands by their own citizens.

America solved the problems of the old forms of government and gave to the men of the new world what those of the ancient had never possessed. But she changed the political conditions more than she changed the industrial, and her duty to mankind is not yet finished. She leads the world in multiplying the powers of production. She has taught iron fingers to work with tireless energy, with the skill of a woman and the force of a giant. It must not be said of her citizens that they strove more to develop machines than to develop men. A wise economy has urged the development of all material things to the highest. We must not stop at man—the highest of all. As we have perfected machinery, so must we perfect the system under which the machinery is operated. The attention we have given to combinations of levers and cogs and pulleys of steel, must be given to combinations of men—combinations of bodies and minds and hearts and souls. We spend time and thought and money in devising and securing the best machines and we give but little heed to the system under which the machines are to run. In the one, we want the newest and the best, designed to run continuously; in the other, we are content with the old with all its old imperfections, its want of sympathy, its proneness to hostility, its liability to sudden and frequent stoppage. If we improve this old system it means industrial betterment, and industrial betterment means better citizens, better work, more stable conditions of industry, and a higher type of workman; it means more prosperity and more content; it means a larger city, a greater state and a more powerful Nation. The future of democracy is linked with questions of good wages, fair hours, reasonable leisure, and a high standard of living. Answer how the years to come are to solve these questions and you have prophesied the future of America, you have measured her greatness. Give but a favorable answer to these questions of good wages, fair hours, reasonable leisure, and a high standard of living, and you have fastened her in her place—the great democracy, first and noblest of the nations of the earth.

The country that is to win and maintain commercial supremacy in this modern world of competition must have stable conditions of industry, must have a high type of workman, must have close and friendly relations between employer and employee. That country cannot hope for victory, if it is divided into two hostile camps—capital on the one side and labor on the other. Commercial supremacy is to be won by sympathy, not by hate, to be won in amity not in hostility, to be won by friends not by enemies. Strikes and lock-outs and boycotts and blacklists are not the conditions that will bring about the conquering of the markets of the world.

The solution of the problem of labor rests chiefly upon the employers inasmuch as they represent the greater intelligence and have in their control the greater share of the forces of society. But the burden of industrial betterment does not lie wholly upon them, the workingmen of America owe a duty to their country and themselves, and it is their part to aid in the solution of the problem. They must see to it that their Trades Unions are conducted upon proper lines for proper purposes. If they band together to make themselves numerically strong, they must see to it that their purposes and aims do not make them morally weak. Worthless men banded together for a worthless cause can only lead to a more

machinery have carried us forward on the road to progress but have not taken us far from the old dangers. San Francisco is troubled today with the same problems that centuries before the birth of Christ vexed the ears of Athens and of Rome. The many-headed giant, Demos, stirs fretfully in the new world as he did in the ancient and he cries out: What is my share to be? It is the riddle of the sphinx threatening to devour us if we answer not.

complete ruin. They must not foster the belief that seems growing amongst them that anything wrung from capital without its just equivalent in labor is so much gain. It is not a gain; it is a direct loss—a loss to all concerned, a loss to society, a loss to the workmen as well as to the employer. They must do away with the vicious rule that prescribes that the skill of the poorest workman is to measure the efficiency of the most skillful, that the best must do no more work than the worst. Inefficiency and inability must not be so fostered, ability and efficiency must not be so hampered. The triumph of a rule that condemns the best to slacken his work to the speed of the worst would stop the wheels of progress and bring about the ruin of American industries. They must come to understand that productivity determines wages. No power on earth can keep wages on the increase while the amount of work being done is on the decrease. Results measure remuneration. The American workingman today receives an American day's pay because he does an American day's work. If the workingmen of America are to lower themselves to the European laborer's standard, and to time themselves by his speed in production, then as sure as fate the day is coming when the workingmen of America will receive a European day's pay for a European day's work.

The great American public does not want to see this day arrive in our country. It is in sympathy with the Trades Unions in spite of their many imperfections, and in spite of their absurd and senseless attitude of hostility. The more the working people share in prosperity, the better the public is pleased, because, if for no other reason, the overwhelming majority of the American public labors. The sympathy and respect of the public is lost to the Trades Unions when they show no regard for the public welfare, when they indulge in boycotts and sympathetic strikes, when they violate agreements made in good faith and strictly adhered to by their employers. The workingmen of America must come to understand that the real interests of capital and labor are one, and that as a general thing this interest is not identical with the interests of the non-working gentleman known as the Walking Delegate. They must come to understand that hampering their employer's business hampers themselves, and that the annoyances of the shop steward are a hindrance and not a help to the triumph of their cause. And finally they must demand no liberties and no privileges for themselves that they are not willing to concede to others of their own country.

The best Trades Union, as Jevons, the noted economist, has said, is the union of the employer and his employees. If the workmen value their own interests, they will do all in their power to foster that kind of a Trades Union; and if the employers of America have profited by the lessons of the past and understand the trend of the future, no less will they do all in their power to bring about the day that will see that kind of a Trades Union common throughout the length and breadth of our land.

Perhaps in no way could such Unions be so readily established as by the adoption of some system of profit sharing. It may not prove a panacea; the laborer and the employer may not, like the prince and princess in the fairy tales, live together happily ever afterwards; but it will go far to develop a community of interest and it will go a long way towards establishing stable conditions of industry. Profit sharing has not always succeeded. In a few cases it has failed to accomplish all the good results it had promised. But failure has been due to outside causes, and profit sharing has succeeded so often and over such long periods of time, and in such a wide variety of businesses that it merits the careful consideration of every employer of labor. Its successful adoption would mean the regeneration of society, and yet it differs from all other schemes of social

reform. It does not, as socialism does, need a reorganized man to bring about a reorganized society. When the great majority of men are willing to place the public good above their private good, socialism and almost any other ism will be possible. Profit sharing does not, as co-operation does, displace the employer—the man that the French call, the entrepreneur, the man that guides the business and makes things go. To get rid of that gentleman may seem to some profitable and pleasant; but most of us see in him one of the most valuable forces in life, most necessary for the conduct of affairs, and in all the social system from the top to the bottom the best friend that the laborer has. Profit sharing differs from these schemes of social reform in that it does not seek to better the conditions of the least fit at the expense of the fittest, the incompetent at the expense of the able, the idle at the expense of the industrious. Its rewards are for the workers, and while it rewards them it exacts the price of a greater industry and a more strenuous life. It adds a new spur to zeal, a new incentive to greater skill. It fits into the world of today, and is ripe for this hour. It takes the world as we find it, the relations of business as we have developed them, and man as we know him. It brings into increased action all the forces that have brought the world up out of bondage to civilization—the old motives that have elevated man, the same motives that are planted deep in the breasts of all—employers and employees alike—the desire for gain, the wish for comfort, the hope to enjoy, the desire to provide for old age, the envy for a higher and a broader life. It weakens no law that has acted for good in all the past, it strengthens every virtue that has built the world.

Profit sharing is not a theory, it is practical common sense. It lessens in no degree the position of the employer. It keeps him at the head of his business and intensifies his power for good. It is in line with individualism, because it spurs men on to do the best honestly and cheerfully that lies in them. It is business. It does not divide with the employees the profit that rightly belongs to the employer; but it gives to the laborer as a bonus the profit that is made by his increased zeal and energy and his improved care. When the scheme is adopted, a certain percentage is fixed as a fair interest on capital and risk and supervision, and a proportion of the profits over and above this percentage is divided with the workmen according to the wages they have earned during the year. In this way, capital is properly rewarded and management is suitably repaid. No scheme that does not provide for the full payment of capital and management can ever hope to be generally adopted.

In considering the claims of profit sharing, let us put aside all of the virtues that may be developed in master and man because of the industrial partnership. Let us take no note of the increased sympathy and good will and brotherly interest. Let us test the scheme of profit sharing simply by the question—does it pay? Let our answer be based on no theory and influenced by no speculation, but grounded solely and simply on the actual experience of the firms that have tried it.

In actual practice then, it has been found to develop a new margin of profit—a profit which comes from the new energy and new zeal that it arouses in the workman—a profit that comes from the difference in the kind and amount of work a man does who, under the old system, is working only just hard enough and well enough to hold his job, and the kind and amount of work he does, under the new system, where he is working at one and the same time for his employer, for his fellow workmen and for himself. The actual experience of a hundred firms has shown that a system of profit sharing increases the amount and improves the character of the work done; that it lessens the cost of superintendence—the workmen themselves are quick to correct anyone of their number who is idling or who is doing

things that are not for the interests of all. Actual experience has demonstrated that the workmen take better care of tools and machines and appliances of all kinds, and that they are more careful and more saving in the handling of materials; and finally, that they are on the lookout for increased economy, and are quick to make valuable suggestions concerning improved methods of doing the work and ways of handling the material. In a word, actual experience has shown that they create more than the bonus that is paid them. The larger the bonus of course the better the workmen are pleased; but many firms that practice profit sharing have gone through bad years when there has been no profit to divide. The opponents of profit sharing think this is a rock on which the scheme will always split. Yet such has not been the rule. The men have gone on with undaunted zeal and unslackened energy. They have said, in bad years we are as well off as the workmen in the same line of trade, because we get the same wages as they, whereas in good years we are better off, because we get the same wages and a bonus besides.

Actual experience has shown that it lessens labor troubles. In 1886 the Procter, Gamble Co., manufacturers of Ivory Soap, had fourteen strikes of more or less magnitude. The following year they adopted a system of profit sharing and have had no troubles with their work people since. Occasionally, it has happened that some mischievous fellow has been employed and has tried to foster trouble among the workmen. In such cases, the workmen have reported the facts to the foreman with the suggestion that the fellow be discharged. The suggestion has been accepted, the services of the breeder of trouble have been dispensed with—and Ivory Soap still floats. Out of all the firms that have adopted profit sharing in Europe and America there are only four cases in which strikes have occurred. Two of these cases were serious, but the other two were of trivial importance. The significance of this statement becomes apparent when we consider that it covers a period of fifty years. The Procter, Gamble Co. report that under profit sharing, the labor cost of manufacture has been reduced fully twelve per cent, and this after full allowance has been made for the reduction that has come from improved machinery—much of which was suggested by the workmen themselves.

M. Leclaire, the father of profit sharing, was a house painter and decorator, of Paris; he introduced the new plan into the commercial world in 1842. At that time the house painters of Paris were notorious as the most unreliable, shiftless and intemperate of all the workmen of the Capital. Under the magic of his system, the men became renowned for their economy, temperance, punctuality and skill. The workmen of the house still bear that reputation. The establishment exists today and is going on with unabated success.

Rand, McNally & Co., of Chicago, adopted a plan of profit sharing in 1879, and Mr. McNally says, it is the best investment the house ever made.

The Century Company established a system of profit sharing when it was formed and Lyman Abbott says, it is one of the chief causes that made the phenomenal success of that company.

The Pillsbury Flour Mills, of Minneapolis, have divided as high as forty thousand (\$40,000) dollars a year among their employees, and the firm says, they regard the system as to their advantage.

The Bourn Cotton Mills, of Fall River, adopted a system of profit sharing in 1889, and say they consider it good business. For a long series of years they paid nearly twice as large dividends as their competitors, and they asserted that this was largely due to profit sharing. During ten years, their entire stoppages amounted to only three per cent of the maximum full time.

I could tell you of many other American firms that have the same story to tell; but must not

take up your time. Let it suffice to point out a shining example of the success of profit sharing in the midst of labor troubles—an example that proves its power to stand the storm. I allude to the action of the employees in the Homestead Mills during the late strike of the workmen of the American Steel Company. The Homestead Mills did not lose a single day; their fiery banners were streaming to the sky every night. Gentlemen, they were the banners of profit sharing. Mr. Carnegie had learned the need of binding his workmen more closely to him in the great strike of 1892, and his wisdom in adopting a system of profit sharing was made manifest when Mr. Shaeffer was unable to draw the Homestead men from their work.

Mr. Morgan has learned the same lesson and the American Steel Co. is setting aside today stock that can be secured by its employees on especially favorable terms. They too desire to bind their workmen with something more than the old loose woven tie of wages.

Profit sharing binds together. It brings the heartbeat into the relation between employer and employee. It puts life out at interest, and it puts profit into the ledger. We must not lose sight of the fact, that it puts a new profit there,—a profit that has appeared but little as yet in the commercial world. The profit that is born of a new ambition. It is this new margin of profit that takes profit sharing out of philanthropy and makes it business. It is this that gives it its double quality—double quality in that it has the gentle sweetness of charity, yet it earns a profit; double quality, in that it has the kindly charms of benevolence, yet it pays a dividend. It is kindness and profit, sympathy and profit, brotherly help and profit. It is all these virtues, yet it is none of them because the laborers themselves earn the bonus that is paid them. He that takes up profit sharing to help himself and to help others, will find his life broadened by increased sympathy, and his heart cheered by feelings of brotherly interest; and when the year is done, when he has cast up his columns, when his stock is taken, when his books are balanced, he will find the balance on the right side of the ledger—he will find there this new margin of profit, he will find, like so many that have gone before him, that it pays. And on the same side of the ledger, bound in with the same columns, shining there in the same figures, will be the memory of all the gentle virtues that clustered round his heart during the year. He will have the satisfaction of knowing that he has done a man's part in trying to solve the problems of his age. The shadow of our flag will fall across the page, and he will have the satisfaction of knowing that he has done an American's part in endeavoring to better the industrial conditions of his country.

The hour urges us to industrial betterment. The day is big with fate. The passing moments mean much to San Francisco. Great events are shaping themselves on our horizon. It is the dawn—the dawn of the great commerce of the Orient. Eight thousand miles toward the sunset, the huge ancient empire of China is rousing herself from the sleep of centuries; her old time barriers are being removed; her gates are swinging inward on their hinges; her trade is opening to the commerce of the world. Geographical position, natural advantages have conferred upon San Francisco the right to the greater portion of this trade. Never before in history has the promise of trade meant so much. China contains one-third of the total population of the world. If we are to grasp this trade that rightly belongs to us, it must be because our industrial forces work with American energy for American ends in American ways. Democracy, as it were, must be brought more fully into our industrial life; employers and employees must work harmoniously together, shoulder to shoulder, for a common end.

This does not mean that we must open our gates to an invasion of Chinese labor. The United States has proved herself a friend of China. Of all the powerful nations of the earth, she is the only one who has not taken from the Empire a foot of Chinese soil; and she is the only one who has declared that she wants none. China looks to us to save her from dismemberment. And therefore to secure our portion of the trade of China, it will not be necessary to open our gates to the unrestricted admission of the Chinese laborer. Some agreement that is fair to China and at the same time fair to our workingmen, can be found; some agreement that is fair to that Empire and at the same time fair to our own civilization—an agreement that will not threaten our laborer and his high standard of living.

The trade of China is not the only prize that awaits us. In the words of the great German statesman, Herr von Brandt, Assistant Minister of Foreign Affairs, the Pacific Ocean is to become known as the American Sea, even as the Mediterranean Sea was known for centuries as the Roman Sea. No greater prize was ever offered to any city of the world. It remains for San Francisco to prove herself worthy of her proud title, the Queen of the Pacific. It remains for the merchants of San Francisco to see that this title is not but an empty name; it is for them to see that her crown is fastened securely in its place.

Upon you and upon your class the duty to work for industrial betterment lies heavily. The burden of progress rests upon you more than upon any other class in the social system. He who looks backward and surveys the past and studies the causes that have brought about the marvelous advance that makes the world of today, cannot but be impressed by the overwhelming importance of the part played in that advance by the mercantile class. It is the surging upward and the spreading outward of this great class that has carried advancement to the high tide. And if progress is to be the characteristic of the future—if humanity is to move onward and upward along the old line, it must be because the mercantile class will carry forward into the coming years the same burdens that it has borne so ably in the past.

We do not owe the world of today to the politician and the soldier. The marvelous development that has taken place in science and invention is not the gift of governments. The manufacturer, the merchant, the scientist, the inventor, the agriculturist, and the workmen of all these, have built our new civilization. The monuments of their conquering spirit mar the outline of every horizon. They it is who have founded cities on the banks of the rivers and the shores of the sea. The paths and the roads of their trade wrinkle the earth—they stretch afarneath tropic suns and the long night of the Arctic skies. They stretch afar through the streets and lanes of Christendom and through the trails that cut their way through the jungles of the Dark Continent. Mountain top and depths of mines, the tossing sea and the smooth-gliding river, teem with the activities of trade. Merchants not governments direct them. The building of homes, the feeding of the people, the mechanism of exchange, the huge systems of credit, the revolution in methods

of travel, the extension of the means of communication, the ransacking of the earth, the traffic of our streets, the business of life and the commerce of the world, are not the creations of governments, are not the gifts of the politician. They are yours. They belong to your class. They are due to you and the laborer. The soldier can lay but small claim to the fabric. In the building of this modern world, the hammer has made more noise than the cannon. 'Tis the man in shirt-sleeves who has shaped our advance, not he of the brilliant uniform and the gaudy feathers. At the ear of our progress are yoked the forces of nature. Kings and princes have not harnessed them. It is the people who have attached them to the ear. No royal sceptre has ever pointed the way to a discovery in science or in art. The palace has not been the workshop, the castle has not been the laboratory. Armed knights have not been the inventors, bejewelled courtiers have not been the scientists. Our wonderful machines have not been forged from helmets and coats of mail, and the swords of monarchs and courtiers have not been beaten into plowshares. The realms of nature have not been conquered by the conquerors of men. That serene goddess has not revealed her precious secrets to Sir Knights, Commanders of the Bath, or to his Excellency Custodian of His Majesty's Warming Pan. We owe more to homespun than to scarlet and gold. Progress has been won in silence by toiling men, not with blare of trumpets and rattle of drums. Trace back along the ages the march of progress. Trace back the chain of lives that links the wonder of today to the barrenness of the past, and you will walk not by high towers and buttressed walls, you will not move in fine company with lords and ladies and splendor and luxury, your journey will take you by dismal shops and lowly farmhouses, by humble huts and rude hovels. You will meet with shepherds and farmers and merchants and cobblers, with butchers and weavers, with barbers and blacksmiths, apothecary clerks and artisans, with boys that cried soap-fat and boys that sold newspapers—aye, more, if you but trace the chain of lives back to its last link—back to the source of all that civilization holds most precious and most sweet—highest and noblest of all, you will find not great King, nor High Priest, but the lowly Carpenter of Nazareth.

It is labor that has bequeathed us the world. It is the Industrial Army that has carried forward the banners of civilization. The great Industrial Army of Peace—the Army that destroys no wealth, burns no homes, widows not, orphans not, wounds not, kills not,—the great Industrial Army of Peace that has lead the way up the heights and camped on the first summits. Its line of march lies beyond us, upwards to the sun-kissed heights that loom above us.—You are its officers! You, the Captains of Industry! Its destinies are in your hands—in your hands and in the hands of the employers all over our broad land. It is for you to lead it up the heights, to lead it on to new victories—to the victory that means commercial supremacy—to the victory that means the permanent greatness and glory of America,—the final triumph of democracy—to the victory that means a higher and a broader and a nobler life for all the citizens of this great Union.

HONOLULU MERCHANTS' ASSOCIATION.

In the next number of the REVIEW we will give an account of the Merchants' Association of Honolulu, recently established through the commendable efforts of our worthy ex-President F. W. Dohrmann. A list of the members of the Honolulu Merchants' Association will also be published. Each of its members has been put upon the mailing complimentary list of the REVIEW.

List of Guests at the Annual Dinner of the Merchants' Association.

Palace Hotel, Monday Evening, November 18, 1901.

Abbott, Frank P.	Hirsch, Alphonse	McLaren, John	Schloss, Benj.	Truman, Charles H. J.
Abbott, William M.	Hirschfeld, C.	McLeod, Daniel	Schlüter, E.	Truman, F. J.
Adams, A. H.	Hoefler, L. M.	McNab, Gavin	Schlüter, R.	Turner, A. H.
Almagia, A.	Hoefflich, Albert	McNab, James	Schmidt, A. H. R.	Turpin, F. L.
Alpers, George	Holbrook, H. M.	McNear, George W.	Schmidt, Carl H.	Umbsen, G. H.
Ames, F. M.	Holm, C.	Neill, D. R.	Schmidt, Val.	Upham, Isaac
Amrath, J. W.	Holman, W. L.	McNicoll, A. J.	Schmitz, Frank A.	Vail, A. H.
Ancker, A.	Howell, J. R.	Metsom, William H.	Scholz, Paul	Vail, Frank A.
Armer, A. M.	Howard, Charles Webb	Metzner, William	Schultz, F. J.	Vandergrift, W. C.
Aronson, A.	Houston, Albert	Michaels, C. F.	Schnster, F. P.	Van Orden, Chas. H.
Aronson, Sol.	Hubbard, B. S.	Michaels, Henry	Schutz, J. J.	Volkman, George F.
Ayers, Grosvenor P.	Huddleston, H.	Miller, R. C.	Scott, E.	Volkman, C. N.
Backman, Dr. G. S.	Hughson, William L.	Miller, W. S.	Scott, Irving M.	Von Rhein, E. F.
Baldwin, A. S.	Hull, A. D.	Minaker, W. E.	Seymour, Dr. Jas. Henry	Von Rhein, O. E.
Baldwin, Edward L.	Hulse, D. A.	Moran, Edward F.	Shainwald, Charles L.	Wagner, A. J.
Baldwin, O. D.	Hulse, Norton C.	Morrow, George P.	Shainwald, R. L.	Wagner, A. S.
Baldwin, Col. Wm. H.	Hunt, C. W.	Moulton, Irving F.	Sherman, L. S.	Wagner, Edward C.
Bangs, Benj.	Hutchinson, O. C.	Mouyer, Louis	Sherwood, H. H.	Walsh, Walter V.
Bancroft, Charles E.	Ickelheimer, H.	Munk, R.	Shields, A. M.	Waterhouse, E. W.
Barbieri, Paul	Is, John G.	Murison, William A.	Silverman, J.	Watkins, A. A.
Batkin, A. A.	Irving, S. C.	Murray, S. C.	Simonds, E. H.	Watson, W. J.
Batten, J. B.	Ismon, George H.	Nash, J. T.	Simonds, John	Watt, Rolla V.
Beatty, Judge Wm. H.	Jackson, Byron	Neilson, J.	Sims, M. R.	Weaver, L. F.
Belgrand, F. N.	Jackson, Frank	Nelson, F. V.	Sites, O. F.	Weber, C. F.
Bell, Alex G.	Jacobs, Isidor	Newman, Dr. Alfred	Smith, A. B.	Webster, G. A.
Bender, W. A.	James, H. T.	Newman, W. J.	Smith, H. L.	Weichhart, H. A.
Benedict, C. S.	Jennings, John H.	Newhall, George A.	Smith, W. Alex	Weichhart, William E.
Bent, Fred N.	Johnson, C. R.	Nordman, H. N.	Smyth, Owen H.	Weilie, Edward F.
Biagi, D.	Johnson, T. L.	Nordman, Joseph	Somers, F. A.	Weil, William M.
Bigelow, S. C.	Joly, John G.	Odagaki, S.	Somers, H. G.	Welbanks, W.
Bird, H.	Jordan, David Starr	Ordenstein, Max	Sorenson, James A.	Weleh, Robert M.
Blair, R.	Jordan, William H.	Owens, I. B.	Spence, A. S.	Wells, W. H.
Blattner, W.	Judis, Alphonse	Park, Robert	Spencer, George	Weniger, P. J.
Bliss, Charles	Kaiser, L. M.	Patch, George W.	Spaulding, James G.	Wertsch, William
Block, Maurice	Katten, S.	Patterson, George W. H.	Sresovich, Luke G.	Westen, J. A.
Blumenberg, S. P.	Kaufman, William	Payot, Henry	Stallman, Charles	Westphal, H. W.
Boesch, Emile	Keller, M. J.	Perasso, M. L.	Stedman, H. S.	Wetmore, J. G.
Boettcher, Paul	Kerr, James W.	Pernau, Henry F.	Steiger, Charles D.	Weule, Ernest L.
Booth, James P.	King, L. M.	Pfister, J. J.	Stern, Jacob	Wheelan, Fairfax H.
Borneman, George	Kindall, F. P.	Phelan, Mayor James D.	Stewart, T. E.	Wheeler, Benjamin Ide
Boxton, Charles	Kinne, Col. C. Mason	Phillips, G. D.	Stone, C. F.	Wheeler, William R.
Bradley, B.	Kirk, A. W.	Phillips, Herbert B.	Stone, F. P.	Whitely, H. M.
Brandenstein, H. U.	Kirkpatrick, John C.	Pike, Chas. W.	Swain, Frank A.	Wilder, C.
Braun, H. H.	Klein, John M.	Pischl, Dr. K.	Swanberg, C. O.	Wilkomir, A.
Braunhart, Samuel	Kenig, Frank	Plehn, Prof. C. C.	Swayne, R. H.	Williams, J. B.
Breuner, Louis F.	Kohlberg, M. S.	Plughoff, A. D.	Symmes, Frank J.	Wilson, Daniel
Breuner, John	Koster, John A.	Pond, E. B.	Symmes, Leslie W.	Wilson, Horace
Breuss, M. A.	Kroenke, G.	Porter, D. H.	Symmes, Stanley R.	Winans, J. C.
Broemmel, B.	Kullman, Herbert	Porter, George K.	Thierbach, C. F.	Wood, C. M.
Browne, George C.	Kullman, J.	Priber, E. C.	Thode, H.	Woodside, W. J.
Bramfield, W. C.	Lachmann, Harry	Pritchard, E. L.	Thurston, C. P.	Worden, W. W.
Brune Henry	Landsberger, H. M.	Prutsman, J. C.	Tolman, Dr. William H.	Wormser, Gustav
Brunner, Henry	Lane, Franklin K.	Quarre, Emile	Toplitz, Robert L.	Yeatman, J. A.
Bundschu, Charles	Lang, Leonard	Quiek, John W.	Trobock, B. N.	Young, H. H.
Bundschu, C. E.	Lang, Otto	Quinn, John E.	Trower, Frank W.	
Burnell, F. B.	Langdon, W. G.	Radgesky, Louis D.		
Burns, E. F.	Larkins, William	Radke, G. H.		
Bush, Henry T.	Larnard, A. F.	Radke, R. L.		
Caffrey, John	Larsen, A.	Rau, Stephen S.		
Callaghan, C. W.	Larsen, Carl G.	Redington, W. P.		
Campbell, A. J.	Lebenbaum, L.	Rehfisch, M.		
Cavagnaro, F.	Lee, John	Reinhart, A.		
Chase, George I.	Levin, E. J.	Reiss, J. W.		
Chase, Quiney A.	Levingston, M. A.	Reynolds, Robert L.		
Christeson, A.	Levison, J. B.	Rich, A. J.		
Christie, J. O.	Lilienthal, P. N.	Rich, David		
Cluin, Edward	Long, Herbert C.	Rieger, William		
Cochran, H. M.	Longee, F. W.	Richmond, T. Alexander		
Cole, Foster P.	Luce, G. W.	Rischmuller, George		
Colman, Clarence	Lynch, J. A.	Robertson, W.		
Coleman, Jesse	MacVine, H. A.	Rooker, W. E. R.		
Comte, A. Jr.	Maggini, Charles	Rothschild, Hugo		
Conklin, Frank	Magnier, Joseph	Rothwell, J. G.		
Conklin, W. M.	Magnin, E.	Rossi, P. C.		
Connor, John	Magnin, I.	Rudell, A. E.		
Cook, Alex. J.	Magnin, Joe	Ruef, A.		
Corbin, Wm.	Maguire, A. B.	Sachs, Lippmann		
Cordes, W. F.	Mahony, Albert H.	Salz, A.		
Cox, Joseph	Manson, Marsden	Samuels, J. L.		
Cox, Dr. L. C.	Marcus, Alfred J.	Samuels, M. V.		
Crim, W. H.	Marks, Louis	Sanborn, F. G.		
Curlett, William	Marks, William	Sanderson, A. A.		
Currier, J. P.	Marsh, George T.	Sartori, Henry J.		
Curtin, D. A.	Marsh, George W.	Saxe, H. A.		
Curtis, John	Mattern, G. A.	Sbarbato, A.		
Curtis, Peter J.	Mauvais, Roy	Sbarbato, A. E.		
	Mauzy, Byron	Sbarbato, Romolo A.		
	Maxwell, H.	Schild, Edward		
	Maxwell, W. B.	Schilling, Aug.		
	McCarthy, P. H.			

MEAL.

The excellence and promptness of the service at the annual dinner elicited the favorable notice of all who attended, and the menu was most creditable to the Palace Hotel management.

"To look up and not down,
To look forward and not back,
To look out and not in, and
To lend a hand."

—EDWARD EVERETT HALE.

ANNUAL DINNER—PALACE HOTEL.

NOVEMBER 18, 1901.

Eastern Oysters. Half Shell.

Mock Turtle with Amontillado

White Wine—California Sauterne.

Olives, Radishes, Caviar on Toast, Celery

Paiquette of Sole, Normande, Fine Herbs

Potatoes Hollandaise, Tenderloin of Beef, Florentine Style

Red Wine—California Cabernet.

Cotelette of Sweetbread, Puree of Chestnut

Pineapple Punch

Roast Squab with Gravy

Mixed Salad.

Green Peas, French Style, Stuffed Tomatoes

Neapolitan Ice Cream, Assorted Cakes

Mineral Waters—Appolinaris, Shasta, Oxone, Black Coffee, Cigars and Cigarettes

RECORD OF THE MERCHANTS' ASSOCIATION.

WORK DONE.

Some of the Principal Improvements Accomplished by the Aid of this Association.

Street Cleaning.—An experimental demonstration of the advantages of the hand labor "block" system over machine work was undertaken by the Association cleaning twenty-five down town blocks for several months.

An Object Lesson.—The Association took the contract for cleaning the entire city for eight months, and thus gave the city for the first time really clean streets, resulting in the permanent adoption of the Association's system.

Improved Specifications.—Specifications for street cleaning have been prepared by the Association and adopted by the city for each subsequent contract, and the work has been constantly supervised by the Association, resulting in a vast improvement in our street conditions.

Banners Over Streets.—The constant opposition of the Association has resulted in freeing our streets from this conspicuous disfigurement.

Bush Street Franchise.—A suit was decided upon for the forfeiture of the franchise for the street railway on Bush street on the ground that it had been abandoned by non-use. This effort resulted in the forfeiture of this franchise, and has left the street open for permanent improvement.

Driveway to the Park.—The passage of an ordinance widening Devisadero street and making it suitable for a driveway to Golden Gate Park was secured.

Abolition of License Taxes.—The Association secured the insertion in the new Charter of the provision exempting merchants and manufacturers generally from the unfair burden of merchandise license taxes.

Transfer Facilities.—Better transfer facilities over the Kearny, Jackson and Sacramento Street Railway lines were secured.

Fire Alarm Boxes.—An improved method for locating instantly the various fire alarm boxes throughout the city was secured.

Improvement of First Avenue.—Better entrance to Golden Gate Park by way of the Presidio, and the improvement of First avenue, was secured.

Salt Water for Sprinkling.—Experiments were made determining the relative merits of salt and fresh water for sprinkling the public streets.

Street Sprinkling by the City.—Persistent efforts resulted in the city's undertaking the sprinkling of the principal business streets.

Conventions.—Efforts have been frequently made to secure the holding of conventions in this city.

Directory of the New City Hill.—This much needed improvement was secured.

Widening School.—The location in San Francisco of the Wilmerding School of Industrial Arts, and the purchase of a suitable site, were secured.

Public Boulevards.—An ordinance making Golden Gate and Van Ness avenues and Baker street public boulevards was passed.

Lombard Avenue.—The widening of this thoroughfare to the Presidio was secured.

Unused City Trails.—The removal of a number of these impediments was secured.

Tax Levy.—The basis of a tax levy for the fiscal year 1896-97 was recommended to the Supervisors and partially adopted.

Improved Street Lighting.—A six month's demonstration on the principal retail streets of the advantages of electric over old-style gas lighting, resulting in the permanent lighting by electric lights in place of gas lamps on Valencia, Larkin, Polk, Golden Gate avenue, Montgomery, Kearny, Grant avenue, Stockton, Powell, Mason, Taylor, California, Pine, Bush, Utter, Post, Geary, O'Farrell and Ellis streets.

Paving Materials.—Samples of all modern paving materials were collected for the purpose of making proper recommendations to the city authorities.

Street Obstructions.—The number of obstructions of streets and sidewalks with building material has been greatly reduced.

Alaska Business.—Active efforts were made by the Association to secure for San Francisco a fair share of the Alaska and Klondyke trade and travel.

Modern Improvements.—The Association sent its representative to the principal eastern cities to examine and report on methods of paving, street cleaning, etc., resulting in a number of improvements being secured in this city.

Closing Pool Rooms.—Decided action was taken against pool-rooms, resulting in closing many of them.

Street Advertising Signs.—At the request of the Supervisors, the Association prepared an ordinance which was adopted for the regulation of street advertising signs, so that members may have some guide as to what signs can be legally maintained.

Santa Fe Lease.—The Association petitioned the City and State authorities to grant the lease involving large improvements of China Basin to the Santa Fe Railway Company.

Trade Appliances.—The Association devised a practical appliance to keep the streets clear during parades, and presented to the city this appliance already installed on Market street from the ferries to Van Ness avenue.

Paying City Creditors.—The Supervisors were urged to use the surplus funds in the City Treasury for the payment of creditors who had just claims against the municipality.

City's Wires.—At the request of the Association, the Supervisors have made provisions for removing the city's fire alarm and police telegraph wires.

New Hospital for Contagious Diseases.—Through the efforts of the Association a suitable site has been secured.

Sanding Pavements.—To avoid slipperiness of smooth pavements in wet weather, the Association made a successful experiment in sanding these pavements, and has recommended its adoption by the Board of Public Works.

Convenience Station.—Plans have been prepared by the Association for the establishment of a public convenience station in Union Square.

Asphalt and Brick.—As a result of Eastern observations, asphalt and vitrified brick for paving have been adopted as standard paving materials in this city.

Repairing Streets.—The Association has done much toward securing the repaving of Geary street from Market to Powell with bituminous rock; Stockton street from Market to Sutter with bituminous rock; Post street from Market to Kearny with bituminous rock; Post street from Grant avenue to Stockton with bituminous rock; Fourth street from Market to Mission with bituminous rock; Montgomery street from Market to Washington with bituminous rock; Washington street from Montgomery to Kearny with bituminous rock; Grant avenue from Market to Bush with asphalt; Fifth street from Folsom to Brannan with basalt; Pine street from Sansome to Battery with asphalt; Sutter street from Grant avenue to Stockton—ordered, but not completed; California street from Montgomery to Kearny—ordered, but not completed.

Cobble Streets.—The removal of all cobbles from business streets has been persistently urged, resulting in a large amount of such work being under way this year.

Civil Service.—Valuable assistance has been given to the municipal authorities in the introduction and establishment of the "Merit System" in the City Government.

Merchants' Association Past and Present Officers and Directors.

President.

F. W. Dohrmann..... From June, 1894 to June, 1901
Frank J. Symmes..... " June, 1901 Incumb't

1st Vice President.

Hugo D. Keil..... From June, 1894 to June, 1895
M. S. Kohlberg..... " June, 1895 " June, 1897
A. S. Baldwin..... " June, 1897 " June, 1901
Chas. Bundschu..... " June, 1901 Incumb't

Treasurer.

Geo. D. Cooper..... From June, 1894 to June, 1895
Vanderlynn Stow..... " June, 1895 " Jan., 1900
Frank J. Symmes..... " June, 1900 " June, 1901
O. D. Baldwin..... " June, 1901 Incumb't

2d Vice President.

M. S. Kohlberg..... From June, 1894 to June, 1895
A. S. Baldwin..... " June, 1895 " June, 1897
A. G. J. Fusenot..... " June, 1897 " Oct., 1897
D. V. Kelly..... " Nov., 1897 " June, 1898
Hugo D. Keil..... " June, 1898 " June, 1899
J. D. Grant..... " June, 1899 " June, 1901
A. M. Davis..... " June, 1901 Incumb't

Secretary.

Frank A. Vail..... From June, 1894 to June, 1895
J. Richard Freud..... " June, 1895 Incumb't

Superintendent.

L. M. King..... From Feb., 1895 Incumb't

Directors.

Baldwin, A. S..... From Sept., 1894 to June, 1901
Baldwin, O. D..... " June, 1901 Incumb't
Beamish, Percy..... " June, 1894 " June, 1895
Benedict, C. S..... " June, 1900 Incumb't
Bradford, Wallace..... " June, 1898 " June, 1900
Brand, F. A..... " Oct., 1897 " June, 1898
Britton, Joseph..... " June, 1897 " June, 1899
Bundschu, Chas..... " June, 1893 Incumb't
Carmany, J. W..... " June, 1895 " June, 1896
Chase, Quincy A..... " June, 1891 " June, 1895
Cole, Foster P..... " June, 1900 Incumb't
Cole, N. P..... " June, 1891 " June, 1895
Conwell, Jas. S..... " June, 1896 " Oct., 1897
Cooper, Geo. D..... " June, 1891 " June, 1895
Davis, A. M..... " June, 1899 Incumb't
Doane, W. G..... " June, 1895 " June, 1897
Dohrmann, F. W..... " June, 1894 " June, 1901
Doxey, William..... " June, 1895 " June, 1897
Dutton, W. J..... " Nov., 1900 Incumb't
Fredericks, M..... " June, 1894 " June, 1895
Freud, J. Richard..... " June, 1895 " Mar., 1896
Fusenot, A. G. J..... " June, 1894 " Oct., 1897
Grant, J. D..... " Nov., 1897 " June, 1901
Greenebaum, M..... " June, 1901 " Aug., 1901
Hale, Marshall..... " June, 1898 Incumb't
Keil, Hugo D..... " June, 1894 " Oct., 1900
Kelly, D. V..... " Nov., 1896 " June, 1900
Kohlberg, M. S..... " June, 1894 " June, 1897
Law, Herbert E..... " June, 1897 " June, 1898
Liebes, Geo..... " June, 1898 " June, 1899
McCord, Alex..... " June, 1897 " June, 1898
McNicoll, A. J..... " Jan., 1900 Incumb't
Melrose, Kenneth..... " June, 1896 " Dec., 1897
Michaels, Henry..... " Jan., 1900 " June, 1901
Mitchell, E. H..... " June, 1901 Incumb't
Newman, W. J..... " June, 1901 Incumb't
Nolan, P. F..... " June, 1894 " Sept., 1894
O'Brien, J. J..... " June, 1894 " Sept., 1894
Osborn, R. F..... " June, 1895 " Nov., 1896
Pond, E. B..... " June, 1900 Incumb't
Quinn, John E..... " June, 1897 " Jan., 1900
Redington, W. P..... " June, 1900 Incumb't
Rosenthal, I. L..... " July, 1894 " June, 1895
Rothchild, M. A..... " June, 1893 " Mar., 1897
Rothschild, Hugo..... " Mar., 1897 " June, 1901
Sherwood, W. R..... " June, 1897 " June, 1900
Simonson, Joseph..... " June, 1895 " June, 1897
Stanford, J. B..... " June, 1894 " July, 1894
Stow, Vanderlynn..... " Jan., 1895 " Nov., 1898
Swain, Frank..... " Jan., 1895 " June, 1896
Swayne, Robt. H..... " Sept., 1901 Incumb't
Symmes, Frank J..... " Jan., 1899 Incumb't
Terry, J. T..... " June, 1895 " June, 1896
Towne, A. G..... " Nov., 1897 " June, 1898
Vail, A. H..... " June, 1901 Incumb't
Vail, Frank A..... " June, 1894 " June, 1895
Watt, Rolla V..... " June, 1898 " Jan., 1900
Wilson, A. W..... " June, 1891 " Jan., 1895
Wheeler, F. H..... " June, 1901 Incumb't

HAPPY NEW YEAR TO YOU!

MERCHANTS' ASSOCIATION REVIEW



CIRCULATION 10,000 COPIES.

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SAN FRANCISCO, CAL., JANUARY, 1902.

NO. 65.

Greetings for the New Year.

To the members of the Merchants' Association and to the public in general, the REVIEW extends hearty greetings and best wishes for the New Year. During the past year material prosperity has been the fortunate lot of nearly all commercial and industrial enterprises. A healthy expansion has marked business affairs. The nation has enjoyed blessed peace, and the Republic has risen to the front rank of the powers of the world.

A Year of Historic Changes. The year just closed has been remarkable for historic changes. The pitiless shot of a miserable anarchist removed our beloved McKinley and raised to the nation's highest executive post the youngest President in the history of the Republic. President Roosevelt has met the almost superhuman task with matchless courage and infinite wisdom. His first message to the Congress now in session is an incomparable document exhibiting the broadest knowledge of the country's needs and the loftiest statesmanship.

Marvelous Transformation of the Pacific. A marvelous transformation is progressing upon the islands and shores of the vast Pacific. The scene of world events seems to be rapidly shifting from the Atlantic to the Pacific Ocean. All along the eastern coast of Asia and up and down the western sea line of the two Americas there is a restless movement for commercial and industrial supremacy. England, Germany, France and Russia are eager to grasp from the United States the new century's greatest opportunity.

Key to the Situation. By reason of her geographical position and by virtue of her recent acquisitions, this Republic holds the key to the situation. As foreshadowed in the President's message, the early construction of a trans-Pacific cable and an Isthmian canal is assured. With coaling stations and fortified points in the Hawaiian and Philippine Islands our Atlantic fleet will be readily available through the Nicaragua canal for active service in any part of the Pacific. No other power enjoys such a commanding strategic position.

Irrigation of the Arid West. No land can prosper without actual settlers upon the soil. The forceful utterances of the President of the United States in favor of the reclamation of the arid West will bear practical fruit. Joined to the national movement will be the added efforts of all the States west of the Mississippi. Millions of acres of barren lands will be transformed into fertile and productive settlements. An impetus will thus be given to the western States that will prove most far-reaching in its benefits to California. Increased population will stimulate every line of industry.

Social and Industrial Betterment. On all sides appears unmistakable evidence of a sincere movement for social and industrial betterment. The hitherto conflicting forces of capital and labor have come to understand clearly that they must rise or fall together. Neither can advance at the sacrifice of the other. Enlightened employers everywhere realize that improved conditions for their employees mean better work and more profitable results. Sensible workingmen are ready to reciprocate the right hand of good will and co-operation.

San Francisco Forging Ahead. Even to the casual observer, the steady progress of San Francisco is manifest. The pace may not be quite as rapid as our sister cities to the North and South, but it is constant and certain. The continual growth of the outside districts of the city and the erection of many large buildings in the business and manufacturing quarters are especially noticeable. Vacant houses are comparatively few and desirable realty is in demand. San Francisco is assuredly enjoying an era of progress and prosperity that points unerringly to future civic greatness and renown.

Our New City Administration. The separation of local from State and national issues is a fundamental principle of the present Charter of San Francisco. Party lines must vanish before the calcium light of municipal advancement. Citizens of all parties must unite for the common welfare of the community. Civic fealty demands that every citizen give to the new city administration cordial co-operation in all efforts for municipal improvement. The duties of the Chief Executive of the city under the Charter are most trying and responsible. They cannot be efficiently discharged without the loyal support of all patriotic citizens. For a greater and grander San Francisco let us extend to the Mayor-elect and the incoming administration our sincere co-operation and earnest support.

Work of the Merchants' Association. Much as has been accomplished by the Merchants' Association, more remains to be done. The main planks in our municipal platform having been auspiciously inaugurated, we must now see that they are faithfully executed. The administration of public affairs must be watched with patriotic zeal. Regardless of partisan politics, honest and efficient city officials should be sustained, while the corrupt and incompetent should be condemned. Indiscriminate abuse of deserving public servants is a common evil that should cease.

Some Things To Be Done. The streets should not alone be swept clean, but be kept perfectly clean. Modern pavements must not only be properly laid, but they must be maintained in good condition. The salutary ordinance for the complete removal of poles and wires must be rigidly enforced. The best system of adequately lighting the city's streets and buildings must be installed. The plan for uniform street sprinkling by the city should be extended. The unlimited supply of salt water surrounding this peninsula should be utilized. Public playgrounds and small parks should be secured. Our sewer system must be reconstructed. New school buildings and a fully equipped hospital must be built. Public convenience stations should be established. Increased shipping facilities must be provided. Excessive harbor tolls and port charges should be abolished. An equitable plan for the correct distribution of charity should be devised. Many other desirable improvements must be formulated and executed.

Aim of the "Review." In the consummation of these worthy works, the continued advocacy and support of the REVIEW will be cheerfully contributed. Its columns will ever be open to a fair and full discussion of all questions of municipal concern. Imbued with civic pride, civic courage and civic patriotism, let the citizens of San Francisco join shoulder to shoulder in the firm determination to place our beloved city in the front rank of the foremost municipalities of the world.

MUNICIPAL OPERATION OF GAS AND ELECTRICAL PLANTS AND WATER WORKS

PERSONAL OBSERVATIONS IN BERLIN, VIENNA AND DRESDEN

WRITTEN EXPRESSLY FOR THE "REVIEW" BY
Colonel E. A. DENICKE

NO SOCIALISTIC TENDENCIES.

It certainly will be conceded that there is nothing socialistic in and about the governments of Berlin, Vienna and Dresden. I was impressed with the strong spirit of anti-socialism which rules there. For example, all Mayors, after their election by the voters, must receive their confirmation by the ruling Monarch. In Berlin, for instance, Mayor Kauffmann failed to receive confirmation some weeks ago. The reasons were that he was a Liberal in politics, and that about twenty years ago, when he was a lieutenant of the Reserve, he is reported to have made a speech or talked against the government. This was remembered and was reported to the Emperor, and is supposed to have been the cause of his failure to receive confirmation from him as King of Prussia. As a matter of fact, in 1840, when Berlin built its first gas works socialism in its present form was as yet unborn.

INFORMATION AT FIRST HAND

The information that I give in this article was not obtained by me from hearsay, but I collected the items personally at the different bureaus. The manner in which I gained this information was briefly as follows: I first called on the Oberburgermeister or Burgermeister, as the case may be. From him I obtained letters of introduction to the heads of the different departments. I took down in a note book all the verbal statements made by the chiefs of the departments, and visited all the works and points of interest in their respective rayons. After I had heard and seen all I could, I asked for and generally received printed reports and forms, such as I have mailed to the Merchants' Association. I think that if you will compare my written statements with the printed reports, you will find that the one will bear out the other.

MERIT SYSTEM OF APPOINTMENTS.

The Chiefs of the Bureaux are neither appointed to office for any political service as a reward, nor are they elected by the voters on account of their popularity. They are selected and appointed by the head of the City's Government. The latter is responsible to the State and to the people. Appointments are for life or during good behavior. All of the Bureau Chiefs whom I had the honor to meet are men of academic or scientific education except in a few cases, where the chiefs of the paving and sewerage departments were practical mechanics, who had previously gained reputation and honor. This evidence of honor usually finds expression in the title of "Rath," which is conferred by the Monarch. Many of the heads of departments have been awarded the degree of Ph. D. or M. D.

NO ESCAPE FOR CORRUPT OFFICIALS.

It goes without saying that the law in these countries as to the punishment of pilferers from the public treasury is as sure as it is swift. Punishment follows convictions on the spot. No twisting of the law, no quibbling of lawyers can keep the culprit out of the State's prison. So sure is this that when a defalcation does occur and the defaulter is detected, the culprit frequently commits suicide rather than submit to the stringent criminal proceedings.

BERLIN'S MUNICIPAL GAS WORKS.

In 1825 an English company, the Imperial Gas Association, made a contract with the State of Prussia to supply Berlin with gas. In 1840 the city built its first gas works in spite of strong opposition. The arguments put forward then are much the same as used now with us, viz.: that the city was too unwieldy a body to go into the manufacturing business, that the making of gas was not understood by any one of the city's officers, that it would require an army of employees, that the city could not compete with a private concern in business, etc., etc. However, the

gas works were built, although the English company at once made a five per cent. reduction in price. In 1875 the city became the owner of its streets, and the English company had to cease supplying gas to the old or inner city, but it at once extended or built its works in twenty out of the twenty-five suburbs of Berlin—so that the city, to the great chagrin of the present gas department, supplies only five of the suburbs. Nearly all of the English company's contracts have thirty years to run, except in the City of Schoneberg, one of Berlin's outlying districts, where it owns perpetual rights. The cities of Charlottenburg and Rixdorf, also adjacent to Berlin, own their own gas works and are doing a profitable business.

HOW PRICES CAME DOWN.

It is the settled policy of the municipality to put the price of gas down as low as possible on the principle, of the larger the consumption, the larger the profit per given quantity. Until now the price was 16 pfennigs (4 c.) for illuminating, and 10 pfennigs (2½ c.) for heating gas, but from now on there will be a uniform rate of 12.35 pfennigs (3 c.) per cubic meter. That rate is in our money about 40 c. per 1000. This uniformity of price was settled on because it seemed unbusiness-like to charge two different prices for the same article, and because two prices necessitated additional outlay in meters, materials and labor.

PROFIT IN BERLIN'S GAS WORKS.

At the above prices the city made a profit last year of M. 7,000,000, or \$1,680,000. Were the value of the gas furnished free to the city added, the profits would amount to M. 8,800,000, or \$2,112,000. The book value of the four works now owned by the city is put down at M. 40,000,000, or \$9,600,000. Preparations to erect a new gas works are now under way. I was shown the complete plans of all the buildings and machinery, comprising a volume of more than one hundred drawings, all finished under the supervision of Baurath Gadamer. The cost of the new works is estimated at M. 60,000,000, or \$14,400,000, part of which will be covered by the sale of the real estate of the older works, which will be put out of use.

METERS, GAS STOVES AND FIXTURES.

The city furnishes free to consumers meters, gas stoves and gas fixtures with Welsbach mantels. The city gets its outlay for these returned by charging a small addition for gas until the amount of outlay is paid off. The city will also in the near future furnish nickel-in-the-slot machines similar to those now in use in London, so that any one having the machine can get 10 pfennigs (2½ c.) worth of gas by simply throwing in a coin of that denomination. Any unused part of the paid for quantity goes over to the next time that the machine is used.

COMPETITION WITH ELECTRIC LIGHT.

In order to compete successfully with electric light companies, the city furnishes for street lamps the Lucas burner. In its own gas works and in at least one large store, I saw the Buhmann lamps. This, as well as the Lucas burner, while throwing off a light nearly as brilliant as electricity, are said to effect a material saving in gas bills. By-products of tar, coke and ammonia are all put into proper shape at the city works. Coke is broken into egg size by crushers, so that it can be conveniently used in small cook stoves.

VIENNA'S MUNICIPAL GAS WORKS.

In Vienna the gas works are entirely owned and operated by the city, but they are formed into a separate concern. The city gets gas for street lamps free, but pays for all other gas used at cost. Consumers pay 19 heller (4 c.) for illuminating and 14 heller (2.80 c.) for heating purposes per cubic meter. The cost of repairing, enlarging, interest and the amount to be paid to the city in ninety annual installments

being deducted, the remaining profit was twelve per cent. on the outlay after furnishing light for street lamps free of cost to the city. The profit of course goes into the city treasury.

DRESDEN'S MUNICIPAL GAS WORKS,

The cost of gas to consumers for illuminating purposes is 16 pfennigs (4 c.) and for heating purposes 12 pfennigs (3 c.) per cubic meter. The city pays cost price, 8 pfennigs (2 c.) per cubic meter.

Profit paid into the city

treasury.....	M. 1,096,000 or \$263,000
Enlargement fund.....	M. 685,000 or 164,000
Written off for wear and tear.....	M. 483,000 or 115,000

Gross profits, last year

Dresden City Electrical Works for illumination show this result for the past year:	M. 2,264,000 or \$542,000
------------------------------------------------------------------------------------	---------------------------

Cash profit paid into the

treasury.....	M. 140,000 or \$33,600
Enlargement fund.....	M. 150,000 or 36,000
Wear and tear.....	M. 197,000 or 47,280
Interest account.....	M. 181,000 or 43,440

Gross profits.. ..

For power purposes during the past year, following is the result:	M. 668 000 or \$160,320
-------------------------------------------------------------------	-------------------------

Cash paid into city treas-

ury.....	M. 228,000 or \$54,720
Enlargement fund.....	M. 100,000 or 24,000
Interest.....	M. 175,000 or 42,000
Wear and tear.....	M. 307,000 or 73,680

Gross profits.....

M. 810,000 or \$194,400

The city furnishes the power to the two Electrical Street Railroad Companies at a good profit; the railroad companies also pay to the city interest on the capital invested in their behalf. The companies must pay the city for keeping track in order and for paving between tracks and rails and one meter on either side.

BERLIN'S WATER WORKS.

Director Beer is in charge. From 1852-1874 the water supply was in the hands of private corporations. In 1874 the city acquired the system by purchase. The supply is drawn from the Tegler and Muggel lakes, distant from ten to sixteen kilometers (about six to ten miles), supplying daily 90,000 and 170,000 cubic meters respectively, (about 23,000,000 and 45,000,000 gallons).

Consumers pay 15 pfennigs (about 3½ c.) per cubic meter, and uniform quarterly rate of 4 marks (93 c.) for a certain frontage. The city brings the water to within two meters (6½ feet) of household, and furnishes meters free of charge.

The book value of all the plants is 59,000,000 marks, or \$14,160,000. The receipts last year were 7,000,000 marks, or \$1,680,000, and the net profits paid into the city treasury 2,000,000 marks, or \$480,000. To the above profit should be added value of water furnished free to the city, interest paid on book value of plants, amount of wear and tear and the annual sum set aside for amortization.

DRESDEN'S CITY WATER WORKS.

In the City of Dresden the water is supplied by the city, which owns all the works and pipe lines. The city pays to the City Water Company for all water it uses at a discount of ten per cent. on common rates, which common rate is 10 pfennigs (2½ c.) per cubic meter. The rates to consumers are reduced when profits increase.

Receipts in the year ending

1900.....	M. 1,663,620 or \$399,268
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Profits in the year ending

1900.....	M. 599,304 or 143,854
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Receipts in the year ending

1901.....	M. 1,654,305 or 397,033
-----------	-------------------------

Profits in the year ending

1901.....	M. 549,602 or 131,904
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VIENNA'S CITY WATER WORKS.

The water works in Vienna also belong to the city and pay a considerable sum annually into the city treasury.

E. A. DENICKE.

Berlin, November 15, 1901.

Public Opinion and Chinese Exclusion.

By FRANK J. SYMMES.

President of the Merchants' Association.

The Merchants' Association has adopted a method of obtaining a ballot from its members upon questions of great importance. This has special value, because it is—as far as it goes—absolutely unprejudiced and true. It is uninfluenced by campaign oratory or any political conditions—and the members of the Association are for these reasons urged to comply always with our suggestions as to its use. The tendency of the real politician is to utilize every issue and condition for his own benefit, and to ride to glory and office if possible, on the various questions of public importance. The Merchants' Association has no political axe to be ground and no office holders in training. All its work is absolutely free from any selfish consideration. In these facts lies its chief strength.

ESSENTIALLY A CALIFORNIA QUESTION.

The question of Chinese Exclusion is essentially a California question—and has been so regarded. We require capital to develop our country, and we need labor to produce and harvest our crops. We want no vast influx of any foreign nationality, but we do need a great number of good citizens. A reasonable sprinkling of the foreign element may be fairly absorbed and well utilized at all times.

POLL OF THE ASSOCIATION.

The recent straw vote of this Association on the Chinese Exclusion Act is of special interest. It shows that 436 out of 625 are in favor of the reenactment of the present Exclusion Act, that 244 out of 625 are in favor of a modified Act. The complete figures are as follows :

QUESTIONS SUBMITTED.

1—Do you favor the extension of the *present* Chinese Exclusion Act?

Answers received: Yes, 436; No, 210.

2—Do you favor a *modified* Exclusion Act?

Answers received: Yes, 244; No, 386.

3—Do you favor sending delegates from the Merchants' Association to the Chinese Exclusion convention?

Answers received: Yes, 550; No, 91.

Eleven affirmative answers were received to question 3, provided the delegates were pledged for Chinese Exclusion.

Seven affirmative answers were received to question 3, provided the delegates were pledged against Chinese Exclusion.

Five affirmative answers were received to question 3, provided the delegates were pledged for modified Chinese Exclusion Act.

One affirmative answer was received to question 3, provided the delegates were pledged also for Japanese Exclusion.

Honolulu Merchants' Association.**ORGANIZATION AND MEMBERSHIP.**

In June, 1900, ex-President F. W. Dohrmann visited the Hawaiian Islands, and by invitation of representative citizens addressed the merchants of Honolulu in the Chamber of Commerce upon the work of the Merchants' Association of San Francisco, and the possibilities of such an organization in that city. He gave the history of our Association, and explained its methods of procedure, and what it had accomplished for the improvement and advancement of San Francisco. Evidently the merchants realized the great advantages of a similar association in Honolulu, as an organization was started during the same month, that resulted in the formation of the Merchants' Association of Honolulu.

CONSTITUTION AND BY-LAWS.

The Constitution and By-Laws of the Merchants' Association of San Francisco, with a few minor changes to suit local conditions, were unanimously adopted by the Honolulu Merchants' Association. Steps were at once taken to induce the legislature to amend and enact certain laws for the better protection of the mercantile community. In many ways the usefulness of the Association became manifest, and it has fully justified the purposes and promises of its originators.

CHARTER MEMBERS.

The "Review" takes pleasure in presenting an official list of the present membership of the Honolulu Merchants' Association. We wish the organization unbounded prosperity and sincerely trust that the natural link of commerce between the merchants of Honolulu and San Francisco may be cemented with a still stronger band of friendship and fellowship.

CHARTER MEMBERS.

Theo. H. Davies & Co. Ltd.	Wilder & Co. Ltd.
M. W. McChesney & Sons	Catton, Neill & Co.
The Von-Hamm Young Co. Ltd.	Pacific Hardware Co.
Cal. Feed Co. Ltd.	Hobron Drug Co. Ltd.
W. C. Peacock & Co. Ltd.	E. O. Hall & Son Ltd.
Honolulu Iron Works Co.	Benson, Smith & Co.
L. B. Kerr	H. May & Co.
Hawaiian Hardware Co.	Lewers & Cooke Ltd.
Union Feed Co. Ltd.	W. W. Dimond & Co. Ltd.
Lewis & Co.	Hoffschlaeger & Co. Ltd.
The Hollister Drug Co.	Maefraiae & Co. Ltd.
H. Hackfeld & Co.	Lovejoy & Co.
M. S. Grimaum & Co.	E. A. McInerny
M. Phillips & Co.	H. F. Wichman
Gonsalves & Co. Ltd.	F. A. Schaefer & Co.

NEW MEMBERS.

Hyman Bros.	H. H. Williams & Co.
Wolters, Waldron & Co.	Peck & Co.
Washington Mercantile Co.	J. A. Hopper
Allen & Robinson	Hawaiian Electric Co.
Hustace & Co.	Salter & Waity
St. C. B. Sayers	C. J. Day & Co.
Whitney & Marsh	Pearson & Potter
E. W. Jordon	Castle & Cooke
B. F. Ehlers & Co.	W. G. Irwin & Co.
N. S. Sachs Dry Goods Store Co.	C. Brewer & Co.
Metropolitan Meat Co.	J. F. Morgan
Wall, Nichols & Co.	M. Brasch & Co.
Hawaiian News Co.	Honolulu Brewing & Malting Co.
T. G. Thrum	King Bros.
The Porter Furniture Co.	Davey Photo Co.
J. Hopp & Co.	Honolulu Drug Co.
Coyne, Mehrrens Furniture Co.	Pacific Vehicle & Supply Co.
John Nott	Hawaiian Carriage Co.
J. Enimeluth	W. W. Wright
G. Schuman	Hawaiian Wine Co.
Manufacturers Shoe Co.	C. R. Collins
	Manufacturers Harness Co.

PRESIDENT ROOSEVELT'S**First Message to Congress Upon the Merit System.**

The merit system of making appointments is in its essence as democratic and American as the common school system itself. It simply means that in clerical and in other positions where the duties are entirely non-political, all applicants should have a fair field and no favor, each standing on his merits as he is able to show them by practical test. Written competitive examinations offer the only available means in many cases for applying this system. In other cases, as where laborers are employed, a system of registration undoubtedly can be widely extended. There are, of course, places where the written competitive examination cannot be applied, and others where it offers by no means an ideal solution, but where under existing political conditions it is, though an imperfect means, yet the best present means of getting satisfactory results.

IMMENSE GAIN FROM CIVIL SERVICE.

Wherever the conditions have permitted the application of the merit system in its fullest and widest sense, the gain to the Government has been immense. The navy yards and postal service illustrate probably better than any other branches of the Government, the great gain in economy, efficiency, and honesty due to the enforcement of this principle.

I recommend the passage of a law which will extend the classified service to the District of Columbia, or will at least enable the President thus to extend it. In my judgment all laws providing for the temporary employment of clerks should hereafter contain a provision that they be selected under the civil service law.

APPLIED IN OUR INSULAR POSSESSIONS.

It is important to have this system obtain at home, but it is even more important to have it applied rigidly in our insular possessions. Not an office should be filled in the Philippines or Porto Rico with any regard to the man's partisan affiliations or services, with any regard to the political, social or personal influence which he may have at his command; in short, heed should be paid to absolutely nothing but the man's character and capacity and needs of the service.

The administration of these islands should be as wholly free from the suspicion of partisan polities as the administration of the Army and Navy. All that we ask from the public servant in the Philippines or Porto Rico is that he reflect honor on this country by the way in which he makes that country's rule a benefit to the peoples who have come under it. This is all that we should ask, and we cannot afford to be content with less.

The merit system is simply one method of securing honest and efficient administration of the Government, and in the long run the sole justification of any type of government lies in its proving itself both honest and efficient.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.....	President
Thos. Day Co.....	
CHARLES BUNDSCHEU.....	First Vice-President, Gundlach-Bundschu Co.
ANDREW M. DAVIS.....	Second Vice-President, The Emporium.
O. D. BALDWIN.....	Treasurer, O. D. Baldwin & Son.
C. S. BENEDICT.....	Benedict & Turner
FOSTER P. COLE.....	Sterling Furniture Co.
W. J. DUTTON.....	Fireman's Fund Insurance Co.
MARSHAL HALE.....	Hale Bros.
A. J. MCNICOLL.....	A. J. McNicoll & Co.
W. J. NEWMAN.....	Newman & Levinson.
EDWARD B. POND.....	San Francisco Savings Union.
W. P. REDINGTON.....	Redington & Co.
ROBERT H. SWAYNE.....	Swayne & Hoyt.
A. H. VAIL.....	Sanborn, Vail & Co.
F. H. WHEELAN.....	Southern Pacific Milling Co.
J. RICH'D FREUD.....	Secretary and Attorney.
L. M. KING.....	Asst Sec'y and Supt.

STANDING COMMITTEES.

PUBLIC AFFAIRS.

EDWARD B. POND, <i>Chairman.</i>	A. J. MCNICOLL,
MARSHAL HALE,	A. H. VAIL

PUBLICITY AND PROMOTION.

CHARLES BUNDSCHEU, <i>Chairman.</i>	W. P. REDINGTON,
FOSTER P. COLE,	W. J. NEWMAN,

TRADE AND FINANCE.

ANDREW M. DAVIS, <i>Chairman.</i>	W. J. DUTTON,
O. D. BALDWIN,	ROBERT H. SWAYNE,

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W.....	121 Sutter
Barrow, Wade, Guthrie & Co., Mills Bldg	
Langdon, Walter G.....	Mills Bldg
Mills, Phillips & Co.....	Mills Bldg

ADVERTISING.

Dodge, Al. Co., The.....	411 E Spreckels Bldg
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ADVERTISING CARDS.

Stuparich Mfg. Co., The.....	11 Fremont
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AGENTS.

Bancroft, Paul.....	History Bldg
Sanderson, Geo. R.....	238 Montgomery
Taylor, H. H.....	Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....	209 Market
Hooker & Co.....	16 Drumlin
Osborne & Co., D. M.....	15 Main

ARCHITECTS.

Curlett, Wm.....	314 Phelan Bldg
Curtis, John M.....	120 Kearny
Maggs, Herbert B.....	136 Flood Bldg
Mooser, William & Son.....	14 Grant Ave
Polk, Willis.....	522 Market
Reid Bros.....	Claus Spreckels Bldg
Shea & Shea.....	26 Montgomery
Swain, E. R.....	Crocker Bldg

ART GLASS.

California Art Glass, B. & C. Works....	120 Second
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ART GOODS.

Cohen, H.....	39 Grant Ave
Gump, S. & G.....	113 Geary
Kennedy-Habjohm Art Co.....	19 Post
Sanborn, Vail & Co.....	71 Market
Schüssler Bros.....	27 Grant Ave
Vickery, Atkin & Torry.....	124 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....	228 Montgomery
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ASBESTOS COVERINGS.

De Solla-Douglas Co.....	120 Spear
McDearmon & Co.....	422 S. Market

ASPARAGUS CANNERS.

Hickmott, Monroe & Canning Co.....	11 Fremont
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ASPHALTUM ROOFERS.

Bentley, R. S.....	120 Second
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ASSAYING.

Price, Thos. & Son.....	121 S. Fremont
Simons, H. C. & H. L.....	167 2nd Street

AUCTIONEERS.

Fetter, Wm. H.....	806 Market
Garrison, H. & Co.....	113 Market
Dunkerton, J. S. & Co.....	15 Bush

Orway, A. C. & Co.....	14 Front
Selph, J. & Co.....	121 Howard

BAKERS.

Prest & Kamm, Inc.....	9 Third
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Stukins & Trotter, Inc.....	15 Erie
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RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

NUMBER OF MEMBERS JANUARY 1, 1902 - - 1278.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS:

**F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.
Merchants' Association of New York**

BANKS AND BANKERS.

American Bk. & Tr. Co.....	200 Montgomery
Anglo-Cal. Bank, Ltd.....	200 Sansome
Bank of California.....	400 California
Cal. Safe Deposit & Trust Co.....	.....
.....	Montgomery and California
Canadian Bank of Commerce.....	.....
.....	California and Sansome
Columbian Banking Co., C. Spreckels Bldg	
Crocker-Woolworth National Bank of San Francisco.....	600 Market
Donohoe-Kelly Banking Co.....	100 Montgomery
German Savings & Loan Society.....	526 California
Germany Trust Co.....	42 Montgomery
Hibernia Savings & Loan Society.....	.....
.....	McAllister and Jones
London & S. F. Bank, Ltd.....	421 California
London, Paris & American Bank, Ltd.	
.....	Sutter and Sansome
Mercantile Trust Company of San Francisco.....	236 Bush
Murphy, S. G.....	First Nat. Bank
Mutual Savings Bank of San Francisco.....	33 Post
Nevada National Bank of San Francisco.....	301 Montgomery
Savings and Loan Society.....	.....
.....	101 Montgomery
S. F. Savings Union.....	532 California
Security Savings Bank.....	222 Montgomery
Wells, Fargo & Co.'s Bank.....	.....
.....	Sansome & Market

BOOKS AND STATIONERY.

American Tract Society.....	16 Grant Ave
Cunningham, Curtiss & Welch.....	319 Sansome
Elder & Shepard	238 Post
Hanak & Hargens.....	107 Montgomery
Mitchell, E. H.....	225 Post
Payot, Upham & Co.....	204 Pine
Robertson, A. M.....	126 Post
S. F. News Co.....	242 Geary
Tauzy, J.....	298 Kearny

BOOTS AND SHOES.

Buckingham & Hecht.....	225 Bush
Cahn, Nickelsburg & Co.....	129 Sansome
Dietle, Chas.....	235 Bush
Hlein, F. L.....	234 Stockton
Kast & Co.....	73 Market
Keenig, F.....	123 Kearny
Kutz, The G. M. Co.....	103 Mission
Maier, Chas.....	84 Mission
Miller, M. & Co.....	219 Mission
Nolan Bros. Shoe Co.....	312 Market
No'an, J. C. & Co.....	316 Market
Philadelphia Shoe Co.....	10 Third
Rosenthal, Feder & Co.....	11 Sansome
Rosenthal's Inc.....	107 Kearny
Siebe Shoe Co.....	130 Main
Summer & Kaufmann.....	28 Kearny
Sullivan, J. T.....	20 Fourth
United Workingmen's Boot & Shoe Co.....	18 Second
Williams-Marvin Co.....	569 Market
Young, George H.....	117 Bush

BREWERY.

Burnell & Co.....	409 Battery
Hibernia Brewery	125 Howard
National Brewing Co.....	162 Fulton
Phoenix Brewing Co.....	528 Noe
Schuster & Kroenke.....	427 Valencia
Union Brewing Co.....	18th & Florida
Wunder Brewing Co.....	Scott & Greenwich

BREWERS & BOTTLERS' SUPPLIES.</div

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Glenn, A. G. & J. Q.....1321 Market
Grave, B. & Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....634 Howard
O'Brien & Sons, Golden Gate Ave & Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....
.....Market & Tenth
Wertsch, William.....100 Golden Gate Ave

CASH REGISTERS.

Autographic Register Co.....523 Market
Hallwood Cash Register.....1327 Market

CATERER.

Wheeler, Chas. S.....1231 Polk

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet
Cemetery.....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....
.....661 Mission

CHARCOAL.

Ohlandt, N. & Co.....Indiana and Yolo

CHEESE IMPORTERS.

Schlegel, P. & Co.....326 Front

CHEMICAL WORKS.

California Chemical Works.....
.....San Bruno Road and 27th
Western Chemical Co.....Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.
American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1340 Market

CHINA DECORATORS.

Ferley, M. E.....215 Post

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery

Weule, Louis.....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....101 Powell
Aubin, Aug. H.....1 Grant Ave
Blaskower, M. & Co.....223 Montgomery
Brandt, Jacob.....415 Battery
Carter, Dan P.....842 Market
Drinkhouse, J. A. Co.....225 Battery
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....314 Sansome
Lane & Connelly.....204 Market
Langstader, I. S.....401 Kearny
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas.....101 Grant Ave
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....508 Washington
Schmidt & Bendixen.....3 Market
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....
.....NE cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

Weil, W. M. Co.....106 Pine

CLEANSING COMPOUND.

Utica Manufacturing Co., Inc.....21 Spear

CLOAK AND SUIT HOUSES.

Cailleau, Armand.....114 Kearny
Columbia Cloak and Suit House.....
.....3022 Market
Davidson, D. M. & Co.....52 First
Golden Gate Cloak and Suit House.....
.....4230 Market
Kelly & Liebes.....120 Kearny
Messenger, E.....145 Post
Stein, J. H. & Co.....716 Market

CLOTHING DEALERS.

Benedict & Turner.....23 Montgomery
Brown Bros. & Co.....421 Sansome
Frank Bros.....535 Kearny
Hirsch Bros.....221 Montgomery Ave
Hirsch, J. & Co.....927 Kearny
Hoffman, Rothschild & Co.....11 Battery
Jewell, G.....530 Kearny
Kellus, Chas. & Co.....132 Kearny
Mandel, Pursch & Wiener.....425 Sansome
Neustadter Bros.....133 Sansome
Prager, A. J. & Sons.....857 Market
Raphael's.....9 Kearny
Roos Bros.....Kearny & Post
Straus, Louis.....11 Sansome
Summerfield & Roman.....Fifth & Market

COAL DEALERS.

Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cernwall, P. B.....204 Front
Fritch, Geo.....110 East

CUTLERY.

Helliwell, R.....108 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market
Wilson & Bro.....20 Drumlin

DRAYMEN AND STORAGE.

Ayres & Co.....208 Front
Bekins Van & Storage Co.....722 Mission

Becarre, J. B., Drayage Co.....225 Drumlin

Commercial Transfer Co.....115 O'Farrell

Emmons, G. W.....212 California

Farnsworth & Ruggles.....100 California

McNab & Smith.....205 Davis

Morton Draying & Whse, Co., The.....
.....110 Battery

Overland Freight Transfer Co.....203 Front

Raubinger Bros.....305 Sacramento

Rode, C. B. & Co.....404 Battery

Strauss, K.....118 Battery

Teel & Co.....70 Sacramento

Union Transfer Co.....Bryant and Second

Western Transfer & Storage Co.....323 Front

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth

Bayley, E. P.....227 Grant Ave

Boericke & Runyon.....231 Sutter

Braemel, J. G. B.....250 California

Burnett, G. W.....8 Turk

Clough, Frank.....400 Ellis

Esters von Krakan, W.....25th & Folsom

Ferry Drug Co.....8 Market

Fletcher, David M.....
.....S. W. cor. Van Ness Ave & Geary

Gates, J. R. & Co.....417 Sansome

Lainer, Rd. Drug Co.....639 McAllister

Langley & Michaels Co.....34 First

Leipnitz, G. & Co.....250 Sutter

engfeld's Pharmacy.....292 Stockton

Mack & Co.....13 Fremont

No Percentage Drug Co.....945 Market

Owl Drug Co.....1128 Market

Redington & Co.....23 Second

Richards & Co.....406 Clay

Ryan, D.....3402 Mission

Searby's Pharmacy.....400 Sutter

Schmidt Val.....S. W. cor. Polk & Jackson

Smith, E. J.....cor. 5th and Folsom

St. Nicholas Pharmacy.....Market & Hayes

Wakelee & Co.....Bush and Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome

City of Paris Dry Goods Co., The....

.....Geary & Stockton

Curtin, C.....31 Market

Davis, R. D. & Co., Geary & Grant Ave

Dinkelspiel, L. & Sons.....39 Battery

Graf Bros.....569 Market

Greenberg & Greenberg.....31 Grant Ave

Hale Bros.....579 Market

Kohlberg, Strauss & Frohman.....107 Post

Kennedy, R. T. Co.....1106 Market

Lippman Bros.....495 Hayes

Livingston Bros.....123 Post

Mareuse, M. & Co.....125 Sansome

Michels & Wand.....26 Kearny

Moran, J. M. & Co.....1009 Market

Murphy, Grant & Co., Sansome & Bush

Newman & Levinson.....129 Kearny

O'Connor, Moffatt & Co.....121 Post

Priester, Joseph.....1415 Stockton

Quinn, J. E.....1401 Polk

Sachs Bros. & Co., Sansome & Bush

Samuels Lace House Co., The D....

.....233 Sutter

Schmidt, Ben. J. & Co.....125 Sansome

Schoenholz Bros. & Co.....110 Sixth

Silverman, J.....222 Third

Steen, M. A.....Geary and Powell

Strauss, Levi & Co.....16 Battery

Weill, Raphael & Co., Kearny and Post

Weinstock, Lubin & Co., Market & Taylor

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning

Works, The.....27 Tenth

Hickman, Henry.....3915 Sacramento

Snow, John F. & Co., Dyeing & Clean-

ing Works.....3 Grant Ave

EDUCATIONAL INSTITUTIONS.

California Business College.....305 Larkin

Heald's Business College.....24 Post

S. F. Business College.....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelti Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Dobie Co., Abner.....Fremont & Howard

Electrical Engineering Co.....509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Elec. Corp.....527 Mission

Cal. Electrical Works.....517 Mission

Electric Railway and Manufacturers'

Supply Co.....68 First

General Elec. Co., Claus Spreckels Bldg

Hetty Bros.....126 Eddy

Klein Elec. Works, The J. M.....

.....121 Montgomery

Summerhayes, W. R.....627 Howard

ELECTRICAL MACHINERY.

Westinghouse Electric & Mfg. Co....

.....Mills Bldg

ELECTRO-PLATERS.

Central Plating Works.....715 Mission

Denniston's San Francisco Plating

Works.....713 Mission

Golden West Plating Works.....103 Beale

S. F. Novelty Plating Works.....515 Mission

ELEVATOR MANUFACTURERS.

Cahill & Hall Elevator Co.....133 Beale

Hall, C. I. & Co.....31 Fremont

Holman, W. L.....219 Fremont

McNicoll, A. J. & Co.....122 Main

Otis Elevator Co.....209 Second

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....5 Sansome

ENGINEERS-ELECTRICAL.

Wass, D. D.....31 East

ENGINEERS' SUPPLIES.

Pickthall, M. & Co.....105 Fremont

Winans, J. C.....151 Fremont

EXPORTERS AND IMPORTERS.

Wellman, Peck & Co.....201 Market

FIRE PROOFING.

Western Expanded Metal & Fire

Proofing Co.....415 Claus Spreckels Bldg

FIREWORKS.

California Fire Works Co.....219 Front

FISH DEALERS.

Dryselius & Co.....93 Cal. Market

FLORISTS.

Jacquemet, J. & Co.....506 Eureka

McLellan Bros.....1713 Washington

Shiboley, Frank P.....311 Sutter

Sievers & Boland.....25 Post

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

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MERCHANTS' ASSOCIATION REVIEW, JANUARY, 1902.

GRAPHOPHONES AND PHONO-
GRAPHS.

Columbia Phonograph Co.....125 Geary

GROCERS.

Bibo, Newman & Ilkenberg.....147 Polk
 Claussen, C.....230 and Capp
 Cliff, William Co.....18 Front
 Coghill & Kohn.....309 Front
 DeWitt, M. & Co.....221 Third
 Ehlers & Ohlsen.....300 O'Farrell
 Ehrman, M. & Co.....104 Front
 Foge, J. M.....5th and Mission
 Goldberg, Bowen & Co.....432 Pine
 Graham, John T.....
Precitia Ave. & Alabama St
 Granucci Bros.....521 Front
 Haas Bros.....109 California
 Hartter, Hayes & Co.....216 Front
 Hogan, The Howard H. Co.....104 Pine
 Hollmann, Henry.....285 Mission
 Irvine Bros.....132 Polk
 Lebenbaum, L. & Co.....229 Sutter
 Lennon, John A.....315 Clay
 Levi, H. & Co.....36 Market
 Meyer, A. & Co.....16 Sacramento
 Parks Bros. & Co.....418 McAllister
 Rathjen Bros.....139 Stockton
 Ring Bros.....19th & Castro
 Smith's Cash Store.....2 Market
 Stulz Bros.....533 Montgomery Ave
 Sussman, Wormser & Co.....
S. E. cor. Market and Main
 Tillman & Bendel.....327 Battery
 West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bremer, O. A.....829 Kearny
 Clabrough, Goleher & Co.....535 Market
 Shreve & Barber.....511 Kearny

HAIR DEALERS.

Goldstein & Cohn.....822 Market

HARDWARE.

Baker & Hamilton.....2 Pine
 Bennett Bros.....35 Sixth
 Brown, Chas. & Son.....807 Market
 Dunham, Carrigan & Hayden Co. 19 Beale
 Foelich, Christian.....202 Market
 Gibbs, Geo. W. Co.....33 Fremont
 Holbrook, Merrill & Steuson.....235 Market
 Ils, J. G. & Co.....811 Kearny
 Kohn, L. H.....
N. W. cor. Polk & Sacramento
 Lloyd-Scovel Iron Works.....159 Fremont
 Mangrum & Otter, Inc.....51 Market
 Marwedel, C. F.....58 First
 Miller, Sloss & Scott.....
Mission and Fremont
 Montague, W. W. & Co.....309 Market
 Montanya, J. De La Co.....606 Battery
 Mossford, Moses.....388 21st
 Osborn Hardware & Tool Co.....411 Market
 Palace Hardware Co.....603 Market
 Philpott & Armstrong.....823 Market
 Roskrans, H. & Co.....511 Sixth
 Smith, Peter A.....614 Fourth
 Tay, Geo. H. Co.....49 First
 Taylor & Pritchard.....12 Market

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....120 First
 Leibord Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
 Colman Co.....130 Kearny
 Fisher & Co.....9 Montgomery
 Hink, Jaenike & Co.....29 Second
 Kline, Louis & Co.....106 Bush
 Lundstrom, K. A.....605 Kearny
 Meussdorffer K. & Son.....8 Kearny
 Triest & Co.....116 Sansome

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
 Chase, W. W. Co.....1935 Market
 Ellis, H. C. & Co.....105 Stewart
 Gess, Chas. F.....2100 Mission
 Meyer, Albert.....2306 Geary
 Merrow, Geo. & Co.....303 California
 Peters & Cowie.....501 Sixth
 Scott & Magner.....615 Sixth
 Somers & Co.....564 Sixth
 Vermel, J. L.....Seventh & Brannan

HEATING AND VENTILATING.

Royal Heating Co., Inc.....210 Mason

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel.....Bush near Kearny
 Colonial Hotel.....Pine & Jones
 Gallagher, John P.....Langham Hotel
 Holm & Saxtorph, Baldwin House.....
30 Ellis
 Hotel Bella Vista.....101 Pine
 Hotel Rafael.....San Rafael
 Kirkpatrick, John C.....Palace Hotel
 Occidental Hotel.....Montgomery
 Stewart, M. & C.....131 Ellis
 St. Nicholas.....Market and Hayes
 Turpin, F. L.....The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co.....22 Second

ICE DEALERS.

Consumer's Ice Co.....118 Eighth
 Merchants' Ice and Cold Storage Co.....
21 Clay
 Union Ice Co.....537 Fourth

INSURANCE.

Ahbel & Brueckman.....226 Sansome
 Alliance Assurance Co.....176 California
 Bagg & Stover.....111 California
 Berthau, Cesario.....223 California
 Butler & Hewitt.....103 California
 Com'l Union Assurance Co.....
 Craig, Hugh.....126 California
 Davis, J. B. F. & Son.....215 Sansome
 Dorian, Geo. D.....Sansome & Bush
 Fidelity & Casualty Co. Mutual Life Bldg

Fireman's Fund Insurance Co.....401 California

Forbes, A. B. & Son.....Mutual Life Bldg
 Grant, Geo. F.....221 Sansome
 Gutte & Frank.....303 California
 Herold, Rudolph, Jr.....415 California
 Landers, William J.....205 Sansome
 Liverpool & London & Globe Ins. Co.
 The.....422 California
 Manheim, Dibben & Co.....217 Sansome
 Milwaukee Mechanics' Ins. Co.....
410 California
 Natham & Kingston.....501 Montgomery
 New York Life Ins. Co.....Mills Bldg
 New Zealand Ins. Co.....312 California
 Norwich, Union Fire Ins. Society.....
311 California
 Pacific Mutual Life Ins. Co. of Cali-
 fornia.....Montgomery & Sacramento
 Pacific Surety Co.....Safe Deposit Bldg
 Parker, Chas. M. T.....214 Pine
 Potter, Edward E.....322 Montgomery
 Preferred Accident Insurance Co.
Mills Bldg
 Shields, A. M.....Crocker Bldg
 Transatlantic Fire Ins. Co. 213 Sansome
 Turner, Geo. W.....315 Safe Deposit Bldg
 Voss, Conrad & Co.....294 Sansome
 Watson, Taylor & Sperry.....322 Pine
 Watt, Rolla V.....Pine & Sansome
 Wilson, Horace.....421 California

IRON WORKS.

California Iron Yard.....640 Second
 Morton & Hedley.....231 Fremont
 Vulcan Iron Works.....506 Mission

JAPANESE PRODUCTS AND FANCY
GOODS.

Marsh, G. T. & Co.....214 Post
 Nippon Company.....403 Geary
 Solomon, C. Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
 Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
 Barth, Rudolph.....141 Post
 Brittain & Co.....22 Geary
 California Jewelry Co.....134 Sutter
 Eisenberg, A. & Co.....126 Kearny
 Elgin National Watch Co.....206 Kearny
 Glideman, N. W.....5 Third
 Greenzweig, George & Co.....206 Kearny
 Hall, A. I. & Son.....643 Market
 Judis, Alphonse.....4 Chronicle Bldg
 London Diamond Co. 35 New Montgomery
 Lundberg & Lee.....232 Post
 Nordman Bros.....131 Sutter
 Phelps & Adams.....120 Sutter
 Radke & Co.....118 Sutter
 Rothschild & Hadenfeldt.....297 Sutter
 Schumacher & Co.....621 Market
 Schussler, M. & Co.....713 Market
 Schwartz, K. G.....502 Battery
 S. F. Diamond House.....225 Sutter
 Shreve & Co.....Crocker Bldg
 Sorenson, James A. Co.....103 Sixth
 Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinstock.....207 Sutter

KNITTED GOODS.

Gantner & Mattern.....26 Post
 Fister, J. J. Knitting Co.....69 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....131 Post
 Jacobs & Co.....113 Kearny
 Magnin & Co.....929 Market
 Marks Bros.....1210 Market
 Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Feder, M.....574 Geary
 Flamm, G.....135 Polk
 Frances, M.....796 Sutter
 Lowenthal & Co.....911 Market

LAMPS.

Boesch Lamp Co.....585 Mission

LANDSCAPE GARDENING.

Parisian Nursery.....390 Eighteenth

LAUNDRIES.

La Grande Laundry.....23 Powell
 S. F. Laundry Association.....131 Ellis
 U. S. Laundry Association.....311 Sixteenth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co. 583 Mission

LAW BOOK PUBLISHERS.

Baneroff-Whitney Co. 68 Montgomery

LEAF TOBACCO DEALERS.

Conradi & Goldberg.....730 Montgomery
 Kohlberg & Co.....526 Washington
 London, H.....540 Washington

LEATHER AND LEATHER GOODS
DEALERS.

Bissenger & Co.....401 Front
 Brown & Adams.....109 Battery
 Frank, S. H. & Co.....408 Battery
 Harpham & Jansen.....521 Washington
 Klapper & Dulfer.....20 Mason
 Kullman, Salz & Co.....106 Battery
 Wagner Leather Co.....306 Clay

LIGHT AND POWER COMPANIES.

Equitable Gas Light Co. 516 California

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm

LITHOGRAPHERS.

Bosqui Printing & Engraving Co.
523 Clay
 Britton & Bey.....525 Commercial
 California Lithograph Co.
518 Clay
 Mutual Label & Litho. Co. 2d & Bryant
 Union Lithograph Co.
325 Sansome

LIVERY STABLES.

Clemens, C. J.....409 Taylor
 Kelly, Thos. & Sons.....1629 Pine

McCord, Alex & Co.....221 Ellis
 Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....Fifth and Hooper
 Blyth & Trott.....Spear and Mission
 Caspar Lumber Co.....20 California
 Doe, Chas. F. & Co.....101 Howard
 Dolbeer & Carson.....10 California
 Gray's Harbor Commercial Co.
237 California
 Heywood, Franklin.....5 Market
 Hin, F. A. Co.....Santa Cruz
 Hooper, C. A. & Co.....204 Front
 Hooper, F. P. & J. A.4 California
 Jones, Richard C. & Co.739 Bryant
 Meyer, Adolph1510 Desiderado
 Morrison Lumber Co.....732 Brannan
 Pope & Talbot.....314 California
 Renton, Holmes & Co.35 Steuart
 Scott & Van Arsdale L. Co.
5 Fifth and Brannan
 S. F. Lumber Co.....Third & Berry
 Sierra Lumber Co.320 Sansome
 Simpson Lumber Co.14 Spear
 Truckee L. Co. of S. F.6 California
 Union Lumber Co.Sixth & Channel
 Wigmore, John & Sons Co.29 Spear

MACARONE MANUFACTURERS.

California Italian Paste Co.
347 SacramentoMACHINERY AND ENGINEERS'
SUPPLIES.

Brownell, Jas. S.....132 Market
 California Tool Works.....143 Beale
 Cyclops Iron Works.....223 Main
 Evans, C. H. & Co.183 Fremont
 Garratt, W. T. & Co. Fremont & Natoma
 Hall, Robert.....108 Main
 Martin Pipe & Foundry Co.
33 New Montgomery
 Meese & Gottfried Co.167 Fremont
 Moore, Chas. C. & Co.32 First
 Oriental Gas Engine Works. 229 Folsom
 Pacific Tool and Supply Co.100 First
 Parke & Lacy Co.21 Fremont
 Italston Iron Works.....222 Howard
 Tatum & Bowen31 Fremont
 The Compressed Air Machinery Co.
11 First
 Union Gas Engine Co.244 First
 Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F.....12 Drumm
 Hughson & Merton.....105 Front
 Marsh & Kidd522 Market
 Pacific Coast Manufacturers' Agency
809 Market
 Poett & Center.....123 California
 Robinson & Towart.....223 Bush

MATCH MANUFACTURERS.

Metropolitan Match Co.5 Front
 Metropolitan Match Co.5 Front

MATTRESS AND UPHOLSTERY.

Schrock, W. A.21 New Montgomery
5 Front

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons.....123 Montgomery
 Baumel, Fred J.....1698 Market
 Berman, O.48 Ellis

Brenner-Ulman Co., The.....17 Battery
 Bullock & Jones Co.105 Montgomery
 Carter, Frank J.7 Battery
 Cluett, Peabody & Co.8 Battery
 Gibson, J. T.1294 Market
 Goldstone Bros.21 Battery
 Greenebaum, Weil & Michels. 17 Sansome
 Hansen & ErickMarket & Third
 Keller, M. J. Co.1028 Market
 Lewison, J. L. & Co.933 Market
 Meyerstein Co.6 Battery
 Morgan Bros.229 Montgomery
 Schoenfeld, Adolph1331 Market
 The Toggery628 Market
 Webster, Jas. S. & Sons. 522 Market

MERCHANT TAILORS.

Bliss, Charles.....Claus Spreckels Bldg
 Block & Georges.....119 Sutter
 Giowall, W. L. Co.Crocker Bldg
 Lemos, Leon.....117 Market
 Lyons, Charles.....721 Market
 Pohheim, J. T.1110 Market
 Reid, John.....907 Market
 Smith, J.906 Market
 Williams Bros.111 Sutter

METAL WORKS.

American Can Co.209 Mission
 Finn, John Metal Works.....313 Howard
 Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL
SUPPLIES.

Pacific Micro Materials Co.432 Montgomery

MILK AND CREAM.

Berkely Farm—N. J. Nelson. 1228 Folsom
 Cal. Milk Producers' Assn.428 Turk
 Jersey Farm Co.551 Howard
 Millbrae Co.Ninth and Mission
 S. F. Cream Depot.1929 Mission

MILLINERY.

Coughlan, Jas.919 Market
 Hin & Landt.....543 Market
 Holm & Nathan512 Market
 Muller & Raas Co.731 Market
 Spencer & Mitan.1026 Market
 Toplitz, R. L. & Co.515 Market

MILLWRIGHTS.

Dibert Bros Mfg Co.225 Mission

MINERAL WATERS.

Consumer's Seltzer Water Co.2457 Folsom
 Eggers, Chas. & Co.118 Eureka
 Mt. Shasta Mineral Spring Co.
Sixth and Brannan

MINERS' AND ASSAYERS' SUPPLIES.

Taylor, John & Co.63 First

MINING COMPANIES.

Alaska Treadwell Gold Mining Co.

MILLS BLDG.

Mills Bldg.Mills Bldg

Bourn, W. B.401 California

Bouvier, AlfredCrocker Bldg
 Quarre, Geo.Cal. Safe Deposit Bldg

MUNICIPAL ENGINEERS.

Ridley, A. E. Brooke. 598-99 Parrott Bldg

MUSICAL INSTRUMENT DEALERS.

Allen, Wiley B. Co.931 Market

Curtaz, Benj. & Son.29 O'Farrell

Kohler & Chase.28 O'Farrell

Mauvais, The Zeno Music Co.563 Market

Mauvy, Byron.308 Post

Sherman, Clay & Co.139 Kearny

MUSLIN AND FLANNELETTE UN-
DERGARMENTS.

Reynolds, Geo. W.597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.211 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.109 Sansome

NOVELTY AGENT.

Bentham, W. C.1832 Market

OILS.

Arctic Oil Works.30 California

Standard Oil Co.421 Market

Weed, F. F. Sec'y Lion Oil Co.927 Market

OPTICIANS.

Berteling Optical Co.16 Kearny

California Optical Co.317 Kearny

Chinn-Beretta Optical Co.931 Market

MERCHANTS' ASSOCIATION REVIEW, JANUARY, 1902.

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....510 Montgomery

PRINTERS.

Bent & Meyerderks.....40 California Commercial Publishing Co. 34 California Cubery & Co.....587 Mission Dempster Bros. Glen Park Av. & Bond Eastman, Frank & Co.....509 Clay Freygang-Leary Co.....113 Davis Hughes, Edward C.....511 Sansome Janssen Printing & Binding Co.....23 Stevenson

Monahan, John & Co.....412 Commercial Munk, R.....805 Mission Murdock, C. A. & Co.....532 Clay Myself-Rollins Co., The.....22 Clay Partridge, John.....306 California Pernau Bros.....513 Clay Phillips, Smyth & Van Orden.....508 Clay Roberts, John W.....220 Sutter Reesch, Louis, Co.....321 Sansome Spaulding, George & Co.....414 Clay Stanley-Taylor Co., The.....656 Mission Sterrett Printing Co.....933 Market Stuetzel & Co.....109 California

PRINTERS' INK.

Reed & Goodman.....513 Sacramento

PROPERTY OWNERS.

Andros, Milton.....320 Sansome Crocker Estate Co.....54 Crocker Bldg Flood, James L.....7 Nevada Block Hancock, R. J.....928 Broderick Haskell, John L.....2249 Van Ness Ave Hewes, D.....412 Kearny Hooker, C. J.....917 Bush Law, Hartland.....2304 Van Ness Ave Mackay, John W.....7 Nevada Block Martel, J. L.....Mountain View, Cal Marye, Geo. T., Jr.....234 Montgomery Rodgers, Arthur.....16 Nevada Block Shields Estate Co.....321 Bush Wells, W. H.....Mills Bldg Wilson, A. W.....Hotel Richlieu

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.149 First Jackson, Byron Machine Works.....411 Market

RAILROAD TILES AND TAR BARK. Bender Bros.....5 Market

REAL ESTATE DEALERS.

Ashton & Gardiner.....411 Montgomery Babin, Landry C.....413 Kearny Baldwin & Howell.....10 Montgomery Baldwin, O. D. & Son.....22 Montgomery Breese, G. L. & Co.....412 Pine Buckingham, A. E.....26 Montgomery Burnham & Marsh Co.....29 Montgomery Center & Spader.....11 Montgomery Coffin, D.....3223 Mission Crim, W. H. & Co.....118 Montgomery Davis, Alfred E.....230 Montgomery Easton, Eldridge & Co.....638 Market Flinn, Harrington & Co.....235 Montgomery Giselman, William, Trustee.....120 Phelan Bldg Griffin, Marion.....719 Market Hendricksen, William & Co.....614 Claus Spreckels Bldg Heyman, Jacob & Son.....117 Sutter Hooker & Lent.....14 Post Investors' Agency, The.....137 Montgomery Madison & Burke.....626 Market Magee, Thos. & Sons.....5 Montgomery McAfee Bros.....108 Montgomery McElroy, R. D.....4 Phelan Bldg Oliver, B. P.....114 Montgomery Patterson, Geo. W. H. & Co.....11 City Hall Sq Pforr, John.....403 Pine Rich, A. J. & Co.112 Montgomery Schlesinger, Nathan.....304 Montgomery Shainwald, Buckbee & Co.....210 Montgomery Smith, Julien.....420 Montgomery Strassburger, I. & Co.....340 Pine Umbsen, G. H. & Co.....14 Montgomery Von Rhein Real Estate Co., Inc.....513 California

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting & Lead Works.....416 Montgomery

RESTAURANTS.

Bay State Restaurant.....29 Stockton Bergerz, John.....332 Pine Elanco & Brun.....N.E. cor. Eddy & Mason Breuss, M. A.....70 Third Christensen, M. A. C.....26 Fifth Collins & Wheeland.....329 Montgomery Detjen & Mengel.....35 Market Galindo, F. B.....205 Kearny Gutzeit & Malfanti.....110 O'Farrell Johnson Restaurant Co.....28 Montgomery Krone, F. W.....35 Geary Larsen, C. G.....16 Eddy Loupy, Noel P.....126 Geary Page & Falch.....Turk and Mason Peterson, P.....623 Kearny Pouchan & Schlatter.....33 O'Farrell Priet, P. & Co.....Geary and Stockton Ruediger & Loesch.....111 Larkin Schwarz & Beth.....O'Farrell and Market Swain, Frank A.....213 Sutter Techau, R. J.....Mason near Ellis Westerfeld, P. & Co.....1035 Market Wicker & Hermanson.....Market and Park Ave Young, H. H.....228 Kearny Zinkand, Chas. A.....927 Market

RIGGERS.

Rice, Peter.....17 Howard

RUBBER GOODS.

Bost. Wov. Hose & Rubber Co.....14 Fremont Bowers Rubber Co.....42 Sacramento General Supply Co.....537 Mission

GOODS.

Goodyear Rubber Co.....577 Market G. P. and Rubber Mfg. Co., The.....39 Fremont Morgan & Wright.....305 Larkin N. Y. Belting & Packing Co. 509 Market Occidental Rubber Co.....35 New Montgomery Winslow, C. R. & Co.....41 Second

SAFES.

Hall's Safe & Lock Works.....609 Market Hermann Safe Co.....47 Sacramento Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission Smonds Saw Co.....33 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister

SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....221 First

SECY MERCHANTS' ASSOCIATION. Freud, J. Richard.....Mills Bldg

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome Hillens, F.....200 Davis

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA. Clark, N. & Sons.....17 Spear Gladding, McBean & Co.....1358 Market Steiger Terra Cotta & Pottery Works1556 Market

SEWING MACHINES.

Evans, J. W.....1021 Market Singer Mfg. Co.....22 Post White Sewing Machine Co.....300 Post Wilcox & Gibbs Sewing Machine Co.334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.

Hay & Wright.....36 Steuart Turner, Matthew.....40 California Whelan, John A. & Bro.....250 Spear

SHIP CHANDLERS.

Foard, L.....11 Market Josselyn, G. M. & Co.....38 Market Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market Balfour, Guthrie & Co.....316 California Chapman, W. B.....423 California Delius & Co.....209 Safe Deposit Bldg Dieckmann & Co.....421 Market Folger, J. A. & Co.....101 California Guittard Mfg. Co.....119 Front Hills Bros.....128 Market Holliman, Henry.....2805 Mission Huddleston & Co.....52 Market Jones-Paddock Co.....26 Fremont Schilling, A. & Co.....108 Market Thierbach, Chas. F. & Co.306 Battery Tyler, S. H. & Son.....319 Front

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Beamish, P.....Columbia Bldg Ide, Geo. P. & Co.....516 Market Lautermilch, The L. Shirt Mfg. Co.328 Bush

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter Nonotuck Silk Co.....535 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS. Fischbeck & Ghoetz.....307 Sacramento Lille, Charles, N.W. cor. Bay & Webster Lohn, Otto & Co.....117 Diamond Newell & Bro.....217 Davis

SODA WATER MANUFACTURERS. Becht, J. G. & Co.....304 Stockton

SODA WATER MANUFACTURERS. Belfast Ginger Ale Co., Union & Octavia

SPICES AND FLAVORING EXTRACTS. Rieger, Paul & Co.....141 First

SPONGES AND CHAMOIS.

American Sponge Co. 159 New Montgomery

SPORTING GOODS.

St. Germain Billiard Co.....17 Fremont

STAMP DEALERS.

Makins & Co.....506 Market Sellscopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....18 Clay

STATIONERS AND PAPER DEALERS.

Blake, Mollitt & Towne.....55 First Bonestell & Co.....101 Sansome Crocker, H. S. Co.....215 Bush Heyemann, Milton.....415 Montgomery Le Count Bros.....533 Market Zellerbach, A. & Sons.....88 Sansome

STATISTICIAN AND ECONOMIST.

McCarty, Louis P.....2337 Pine

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co.....621 Market Fugazi, J. F. & Co. 5 Montgomery Ave International Nav. Co.39 Montgomery

International & Oriental Steamship Co.421 Market Pacific Coast Steamship Co.10 Market

Pacific Mail Steamship Co.21 Market Peterson, James P.....56 Steuart Toyo Kisen Kaisha.....121 Market

STEVEDORES.

Eischen & Minor.....8 Mission Freese, A. C.....55 Mission

Menzies, Stewart & Co.....511 Battery Woods, A. & Co.22 Halleck

STORE AND OFFICE FIXTURES.

Simmen, John318 Phelan Bldg

STOVE AND IRON FOUNDRIES.

Steiger & Kerr.....350 Main

STOVES AND RANGES.

Schick, John C.....13 Bluxome

SURETY BONDS.

Empire State Surety Co.....101 Sutter

SURGICAL INSTRUMENTS.

Folkers, J. H. A. & Bro.....515 Market Hoppe & Robinson.....401 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Long Syrup Refining Co.8th & Brannan

Pacific Coast Syrup Co.713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co.7 Montgomery

Byrne, Jos. & Co.1145 Mission

Ford, C. W. R. & Co.116 Sutter

Gallagher, P. H. & Co.809 Market

Reiss Bros. & Co.21 Sutter

Stein, Simon & Co.Second & Market

TAILOR TO TRADE.

Hilp, Henry.....102 Battery

TANNERS.

Eagle Tannery.....26th & San Bruno Ave

Legallet-Hellwig Tanning Co.401 Front

Norton Tanning Co.312 Clay

TANNING EXTRACTS.

California Tanning Extract Co.218 California

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co.118 Market

Burmeister, Henry W.113 Market

Castle Bros.Davis & Sacramento

Cawell, F. & Co.114 Sacramento

Columbia Coffee & Spice Co.425 Jackson

Folger, J. A. & Co.101 California

Guittard Mfg. Co.119 Front

Hills Bros.128 Market

Holliman, Henry.....2805 Mission

Huddleston & Co.52 Market

Jones-Paddock Co.26 Fremont

Schilling, A. & Co.108 Market

Tyler, S. H. & Son.....319 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co. The.....216 Bush

Weibe, E. F.Supt. Am. Dist. Telegraph Co

TEXTS AND AWNINGS.

Ames & Harris, Inc.100 Sacramento

Neville & Co.31 California

THEATRES.

Belasco, Fred.Alcazar Theatre

Walter Orpheum Co.113 O'Farrell

TIN CAN MANUFACTURERS.

Union Can Co. of S. F.

TITLE INSURANCE.

California Title Ins. and T. Co.

TOWEL COMPANIES.

Mercantile T. & L. Co.251 Jessie

S. F. Towel Co. The.....

S. W. cor. New Montgomery & Mission

TRANSFER COMPANIES.

Morton Special Delivery Co.110 Battery

Pacific Transfer Co.20 Sutter

People's Express Co.20 Market

River Express Co.10 Drumm

Wells, Fargo & Co.'s Exp.2d & Mission

TRUNKS.

Fifield, E. L. & Co.63 Stevenson

Hirschfield & Meany.....11 Sutter

Malm, C. A. & Co.229 Bush

Oppenheimer, James.....11 Ellis

TRUSSES AND ELECTRIC BELTS.

Pacific Electric Belt & Truss Co.

TURKISH BATHS.

Burns, Edw. F.11 Grant Ave

Greenhood, L. H.222 Post

MERCHANTS' ASSOCIATION REVIEW.

J. RICH'D FREUD, - - - EDITOR

CIRCULATION, 10,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.
FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

BOND ISSUES FOR MUNICIPAL IMPROVEMENTS.

On December 29, 1899, a city election was held for the issuance of municipal bonds to reconstruct the sewer system and build certain school buildings and a new City and County Hospital. The results of that election showed that the voters of the city were practically unanimous in favor of these propositions. The Merchants' Association took deep interest in these projects and a poll of the members of the Association showed practical unanimity in favor of each subject. Had not the Supreme Court of California decided adversely upon the validity of the bond issues, these much needed and desirable improvements would have been secured. As San Francisco has no bonded indebtedness, the people of the city believe it wise to provide these necessary improvements through the issuance of municipal bonds. The present Charter of San Francisco looks favorably upon this method of public improvement.

MANY PROJECTS ADVANCED.

Many propositions involving bond issues are now advanced. They may be summarized under the following headings:

1-Sewer System	\$ 5,600,000
2-School Houses and Sites	2,055,000
3-New City and County Hospital	500,000
4-Children's Playground	224,040
5-Mission Park	270,000
6-Addition to Lafayette Park	200,000
7-Park and Presidio Extension	268,000
8-St Mary's Park	125,000
9-Library Site (Mechanics' Pavilion)	650,000
10-Telegraph Hill Improvements	554,020
Total	\$10,446,060

In addition to the foregoing propositions, there is a proposal to acquire about fifty-one acres for a public park to include Twin Peaks.

MERITS OF THE PROJECTS.

The Constitution of California provides that the municipality may issue bonds for needed improvements to the extent of fifteen per cent of the total assessed valuation of all assessable property. It also requires a two-thirds vote of the voters at any bond election to secure a valid bond issue. Under these provisions, the aggregate amount for which bonds may be issued is about \$82,000,000. The total amount involved in the foregoing bond issues hardly reaches one-sixth of that amount. Inasmuch as it requires a two thirds vote to secure any bond issue, it is not vital at this time to discuss the pure merits of the various propositions advanced. It may be safely assumed that in case of their submission to vote of the people, the electors of San Francisco will thoroughly consider and pass upon the merits of each proposition. It will be possible to have one or more propositions pass while others fail, there being no inseparable connection between the various proposals. In this way, the elector can exercise his individual judgment upon each proposition. We believe that the average judgment of the electors of San Francisco can be safely trusted to decide wisely upon questions of such transcendent importance to the welfare of the municipality. At any rate, ample opportunity will be afforded to our members and the public in general to thoroughly discuss each proposition before the date of any bond election.

Board of Directors' Proceedings.

IMPORTANT SUBJECTS ACTED UPON.

[NOTE.—The limited column of the "Review" will not permit a full account of all the proceedings of our Board of Directors during the past month. A summary of the important matters acted upon is here presented.—Editor.]

DIRECTORS' MEETINGS AND CONFERENCES.

Numerous meetings and conferences of the Board of Directors have been held. Regular meetings of the Board have taken place each week for the consideration of current matters of importance. Besides these regular meetings of the entire Board of Directors, there have been conferences held by the Standing Committees on Public Affairs, Publicity and Promotion, and Trade and Finance.

ISSUANCE OF MUNICIPAL BONDS.

The very important question of the issuance of municipal bonds for public improvements has had the particular attention of our Board of Directors. A number of conferences have been held upon this subject with the Joint Committee on Judiciary and Public Utilities of the Board of Supervisors. Ten different projects have been advanced involving the issuance of municipal bonds. These propositions cover not only the reconstruction of the sewer system, the erection of new school houses and a county hospital but also additional parks and playgrounds, a library site, new buildings for the Fire Department and street repaving. Upon the question of the improvement of the sewers, schools, county hospital and provision for an additional park in the Mission, a childrens' playground in the thickly inhabited district neighboring Harrison and Bryant Streets, as well as the necessary repaving of many streets, there can be no reasonable division of opinion. Upon the other propositions, public sentiment does not appear to be unanimous and our Board of Directors will hold further conferences with the Board of Supervisors.

HOSPITAL FOR CONTAGIOUS DISEASES.

Owing to the pronounced opposition of certain residents in the neighborhood, the favorable consideration of Bay View Farm as a suitable site for a municipal hospital for contagious diseases has been postponed. In the meantime, the Health and Hospital Committee of the Board of Supervisors has appointed a committee of five citizens, two of whom are representatives of the Merchants' Association, to report on any other desirable and available sites for this purpose. The report of this Committee in favor of another site about one-half mile south of Bay View Farm has been approved by our Board of Directors and recommended to the Board of Supervisors.

VITRIFIED BRICK FOR PAVEMENTS.

As the municipal specifications for street paving now permit of the use of vitrified brick, our Board of Directors decided to make an experiment in this direction. Permission has been received from the Board of Public Works for the paving of the crossing at Pine and Battery Streets with vitrified brick. The necessary brick for this purpose will be provided by the Association and the work will be done under the direction of the Board of Public Works. It is expected that this object lesson will demonstrate the value of vitrified brick as a paving material and lead to its liberal use on the streets of the city. This will be all the more desirable as the material for the manufacture of excellent vitrified brick is found in the neighborhood of this city, and a new industry will thereby be established here.

PAVING TWO BLOCKS ON BUSH STREET.

The property owners on Bush Street, between Taylor and Leavenworth Streets, have deposited with the Merchants' Association the sum of fifteen hundred dollars as their contribution toward the repaving of these two blocks with bituminous rock. It is confidently expected that the Board of Public Works will now proceed without further delay with the repaving of these blocks, and that the repaving of the balance of Bush Street will shortly follow. The condition of this roadway has been deplorable, particularly since the railroad tracks have been taken up. Being a prominent artery for traffic and travel, our Board of Directors has earnestly urged the repaving of this street at the earliest possible date.

LICENSING PRIZE FIGHTS.

Desiring to discourage prize fighting in this city, our Board of Directors petitioned the Committee on Judiciary and Police of the Board of Supervisors to oppose the granting of any further licenses that will permit of this demoralizing practice. No objection has been raised by our Directors against legitimate athletic clubs, but the petition was directed against the public pugilism that has such a pernicious effect upon the community.

REPAVING OF THIRD STREET.

The rapidly increasing travel and traffic on Third Street has made it one of the most conspicuous thoroughfares of the city. Our Board of Directors also appreciated the fact that many visitors to San Francisco gain their first impressions through traveling from the passenger depot along Third Street. The poor condition of this roadway has therefore not only been a great obstacle to traffic, but also unfortunate in its effect upon the fair fame of the city. Our Board of Directors has therefore made frequent efforts to have the pavement put into a satisfactory condition. Continued efforts in this direction will be made.

ADORNMENT OF VAN NESS AVENUE.

In the tax levy for the present fiscal year, five thousand dollars was appropriated for planting ornamental trees along Van Ness Avenue. Our Board of Directors believes that this work could be properly supplemented with a strip of lawn or shrubbery along the central portion of the Avenue. The Board of Public Works has reported favorably upon our petition to provide for such a strip of about fifteen feet in width. The subject is now in the hands of the Street Committee of the Board of Supervisors, and further efforts will be made by our Directors to secure this much desired adornment.

BETTER ACCESS TO THE CITY.

Owing to the fact that no pavement exists on Van Ness Avenue beyond Bay Street, teamsters generally complain of a partial interruption in their traffic. Our Board of Directors has requested the Board of Public Works to lay a temporary pavement on Van Ness Avenue between Bay and North Point Streets. The Board of Public Works has favorably considered this request and will shortly have a temporary cobble pavement laid so as to afford immediate access from the eastern to the western part of the city.

MERCHANTS' ASSOCIATION REVIEW



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SAN FRANCISCO, CAL., FEBRUARY, 1902.

No. 66.

In Memoriam

J. RICHARD FREUD; Born November 7, 1857; Died January 6, 1902.

The following Resolutions were unanimously adopted at a Special Meeting of the Board of Directors of the Merchants' Association on January 7, 1902:

Whereas, God, the Father, in His infinite wisdom, has taken from us our brother, J. RICHARD FREUD, Secretary and Attorney of the Merchants' Association,

Resolved, that in the life and character of J. Richard Freud we recognize the highest type of American citizenship and manhood.

Resolved, that we deeply deplore a destiny that has deprived us of the assistance of his able mind and the cheer of his kind and gentle heart.

Resolved, that we hereby express, in some small measure, the extent of our loss, feeling that the pain of parting is necessarily greatest to those who knew him best, and yet thankful that we were privileged to know him so well.



Resolved, that his work in behalf of the Merchants' Association and of the City of San Francisco was characterized by exceptional fidelity and conscientiousness; and that the Association, the City and all the causes that stand for good government have lost a valued friend and efficient helper.

Resolved, that we hereby express our deep sympathy with his grief-stricken mother, his afflicted wife and his sorrowing children; and invoke a kind Heaven to temper their grief with the thought that though it is agony to lose him now, yet never to have known his worth and nobleness, never to have known him as son and husband and father, would have been even a greater loss, a greater cause for grief.

Resolved, that these resolutions be spread upon the Record Book of the Merchants' Association, and that a copy of them be engrossed and sent to his family, as a slight expression of our condolence and sympathy with them, and our admiration and friendship for him.

J. RICHARD FREUD, THE TYPE OF GOOD CITIZENSHIP.

What the University of California and the Cause of Honest Government Owe Him.

BY F. W. DOHRMANN

"Es kann die Spur von seinen Erdentagen
Nicht in Aeonen untergehn.—Goethe."

This is the first number of the Review to be prepared and edited by any other than the loving hands of its first editor, to whose especial fitness and deep interest in the work the uniform excellence of this journal has been due.

The Grim Reaper has suddenly called from our midst, from his family circle and from a field of great usefulness J. Richard Freud, Secretary and Attorney of the Merchants' Association, Editor of the Review and President of the Civil Service Commission of this municipality. For his exalted citizenship and devotion to public duties the community is deeply in his debt. His sterling character and the good work that he has accomplished or helped to perform have made his honored name what he desired it should be—a valuable inheritance for his children.

In this short chronicle of the chief efforts of his too-brief span of life I ask those who know him to forgive my inability to do justice to the task, and trust that his less intimate acquaintances will accept my assurance that in no case

have I given our departed friend as much credit as is his due.

HIS EARLY LIFE.

Born in New York November 7, 1857, Mr. Freud came to California when only six years of age, and first attended the public schools of San Francisco. He was graduated from the University of California with the degree of A. B. in 1876.

During the year 1878 he, with a few intimate friends, made a collection of books and established on a small scale a free library and reading-room for laboring people. This was afterward merged into the Free Public Library of San Francisco.

HIS FIRST PUBLIC WORK.

At the age of twenty-one he was elected a member of the Constitutional Convention which met in 1878 to frame a new constitution for California. Ratified by the people in May, 1879, this is still the fundamental law of the State.

Mr. Freud was the youngest member of this

body, and probably so young a delegate was never sent to a similar Convention before, but owing to his enthusiasm and great natural gifts for work of this kind he early made his mark among the 158 delegates composing the convention.

SERVICE TO THE UNIVERSITY.

His most conspicuous efforts were in behalf of the State University, from which he was the only graduate among the delegates. The first ten years of the existence of this prosperous institution were a period of tribulation and doubt as to its future welfare. At almost every session of the Legislature the endowment of the University was the subject of legislative interference. At times it seemed as though the very life of the University was imperiled. Distinguished scholars, among them its own President, Daniel Gilman, became disheartened and disgusted. A change for which the Constitutional Convention afforded an opportunity had to come or the University was lost.

All parties were strongly represented in the Convention—Republican, Democratic, Non-Partisan, Workingmen's, and Granger. No one party had the majority, but no measure could pass without a great number of the votes of the Workingmen and Grangers.

SOME HAD LOST FAITH.

Many of the latter believed that the acts of Congress endowing the University had been perverted, and the funds diverted from the College of Agriculture to the College of Classics.

Of the proposed Constitution a section to perpetuate the University was introduced by that able statesman and jurist, Walter Van Dyke, now a Justice of the Supreme Court of California.

The late lamented Joseph Winans of this city, a noble-hearted citizen deeply devoted to the University, was fortunately chairman of the Committee on Education, of which Mr. Freud was a member.

During the exciting and protracted debate the adoption of this section was loyally supported by such well-known delegates as J. V. Webster, John S. Hager, George A. Johnson, M. M. Estee, Charles V. Stuart, S. G. Hilborn, Henry Edgerton, Samuel M. Wilson, J. McM. Shafter and J. West Martin.

A CRITICAL TIME.

Twice this section was defeated, and each time the cause of the University seemed lost forever. Never despairing, though the outcome was doubtful, the friends of the University rallied again. It was at this time that Mr. Freud, who had been elected by the workingmen of San Francisco and had a large following of admirers came to the front.

It was on January 21, 1879, that he addressed the Convention on behalf of his Alma Mater, and was received with close attention. By his inspired efforts he convinced the Workingmen and Grangers that the University was the friend of all classes, thus turning the scale in its favor at a critical moment, and securing the adoption of Section 9, Article IX of the present Constitution by a vote of seventy ayes and fifty-nine noes. Not until then was the firm financial foundation of our University laid.

This address, so remarkable as coming from a boy of twenty-one, was worthy of a statesman of mature age and ripe experience. It is reported in full on page 110 of the proceedings of the Constitutional Convention.

BUSINESS CAREER—ADMITTED TO THE BAR.

After his exciting experiences in the Convention Mr. Freud entered commercial life in 1880, and remained actively engaged in business until 1895. During these years he found opportunities for extensive travel in foreign countries, and took time to continue his studies of literature and the law, intending to make the latter his life's calling. He was admitted to the Bar by the Supreme Court of California in 1894.

MERCHANTS' ASSOCIATION ESTABLISHED

Early in the same year the Merchants' Association was organized, Mr. Freud being one of its projectors and charter members. Active from the beginning in planning its line of action and carrying out its aims and objects, he served as director and secretary during the second year of its existence.

The usefulness of the Association, and the increase and manifold character of its work, soon made it apparent to its directors, each busy with his own calling, that a permanent secretary and attorney was necessary to carry out its work successfully.

SECRETARY AND ATTORNEY.

Mr. Freud, who was then performing the duties of Secretary gratuitously, was naturally chosen for the permanent position then created, an office for which his integrity of character, as

well as his natural gifts and inclinations, particularly qualified him.

To his faithful reflection of the desires and intentions of the Association is largely due its prosperity and the consequent benefit to the community it was organized to serve.

REVIEW PUBLISHED.

In order that the acts of the directors should be properly recorded, and that discussions of general interest might be made public, the Review was first published—in September, 1896—at Mr. Freud's suggestion, since which date it has appeared monthly under his editorship.

That in this, as in all that he undertook, he was painstaking and conscientious, readers of the Review know.

SECRETARY CHARTER CONVENTION

The most important undertaking in which the Merchants' Association has been active was the formulating and adopting of a new city charter. After four consecutive failures to secure the adoption, by vote of the electors, of a charter prepared by freeholders, an officer of the Merchants' Association proposed that a committee of one hundred citizens should be called by the Mayor of the city to prepare a fifth new charter.

This volunteer convention was to prepare such a charter as it was thought would be acceptable to the people and then submit it to the legally elected Board of Freeholders as a guide to that body, and as an expression, so far as could be obtained, of public opinion upon the subject. The charter as it came from the Freeholders had then to be submitted to the vote of the people.

SECRETARY OF THE BOARD OF FREEHOLDERS.

Mr. Freud was made secretary of the Charter Convention and attended every meeting of that body. So well did he dispose of the tremendous volume of work which fell to his lot, that he was later chosen secretary of the Board of Freeholders, the trying duties of which position he performed to the perfect satisfaction of every member.

SECRETARY OF THE CHARTER ASSOCIATION.

The election of the Charter Convention's candidates for Freeholders was opposed by a union for this purpose of all political parties, and during this struggle, as well as the subsequent campaign for the adoption of the charter, Mr. Freud acted as secretary for the Charter Association.

His editorials in the Review, campaign documents from his pen, and his frequent delivery of addresses, all in behalf of the charter, were undoubtedly potent factors in the successful fight for its adoption.

CIVIL SERVICE COMMISSION.

The provisions of the Charter for Civil Service reform in the municipal government, received the strong support of the commercial community. It was on this plank that Mr. Freud made his best arguments for its adoption, and in consequence his selection as one of the Civil Service Commissioners was a fitting expression of the appreciation of Mayor Phelan, who had been a leader and an earnest worker for the Charter and Civil Service reform.

Assured of the support of the board of directors of the Merchants' Association, who consented to Mr. Freud's acceptance of the appointment, he and his associates, Messrs. Quinn and McCarthy, who were at the same time his sincere friends, inaugurated the reformed civil service, which does away with the obnoxious spoils system. Elected to the presidency of the commission, Mr. Freud made good use of his studies on civil service reform, and by intelligent, enthusiastic and unceasing devotion to the work, created in a short time a practical and suitable system, which was put into use with due regard for existing conditions.

ATTACKS UPON THE CIVIL SERVICE.

Neither the principles nor the practice of reformed civil service suited the party politicians or those who were indebted to party favors for their positions. It was therefore attacked in every conceivable way, even to the extent of casting doubt upon the integrity and character of the commissioners themselves. The legal attacks were successful to the extent of obtaining a judicial decision exempting so-called county officers from the operation of the civil service law, with results to be regretted by all good citizens.

All other attacks upon the Civil Service Commission but emphasized its integrity, and the ability which enabled it to go on with the good work, so that now when its inspiring leader has been removed by death, but little of the original plans remains to be carried out by his former colleagues and successor, who can do no better than to adhere strictly to these plans until they are in successful operation.

The many calls which these manifold duties made upon Mr. Freud, still left him time to address meetings and associations and write for magazines and other publications in the interest of municipal reform. His activity in this field attracted wide attention, not only in local circles but throughout the United States and Mr. Freud acquired a rapidly growing reputation as one of the most competent authorities and clearest and most forcible exponents of the movement for the betterment of municipal government wherever intelligent discussions or investigations on this subject took place.

BENEFITS CONFERRED.

Mr. Freud's efforts for the betterment of our municipal affairs, and for the advancement of our city and state, which he loved so well, should be entered upon a scroll of honor when the history of new San Francisco is written, for the results of his work will not be obliterated or lost, but will remain to benefit our community and encourage future citizens to follow and emulate his precepts and example, for centuries to come.

My relations with Mr. Freud were so intimate and close, that it was my privilege to know him well. I was able to judge his motives and to watch his work, and was privileged to benefit by the constant contact and co-operation which our connection with the Merchants' Association brought about.

HIS UNSELFISH CHARACTER.

A gentler, kinder, more unselfish character I have never known. Patient with all with whom he came in contact, nothing gave him more pleasure than to do kind acts for others. Money-making had no charms whatever for him. To acquire knowledge and use it for the benefit of his fellow men, was his pleasure and reward; to earn, sustain, and leave to his beloved children a good name, was his highest ambition. A devoted husband, a loving and indulgent father to two promising sons, it was his diversion and greatest joy to go on Sundays and holidays with his family to his retreat located on the hills beyond Fruitvale, where, a neighbor of the "Poet of the Sierras," he owned a little house, and there, amid Nature's loveliest productions of tree and flower, to forget the cares, anxieties and injustices of daily life, to rest and recuperate, in order to return and again battle for the right and for the cause to which he was devoted.

Alas, that he could not have rested more and lived longer! Alas, that he should be taken away in the prime of his early manhood, so that his death is a great loss to his fellowmen! He will be missed and mourned by all who knew him. His death has made a wound in the writer's heart, the scars of which neither time nor change will ever entirely obliterate.

Noble citizen, good husband, kind father, dear friend, good-bye!

DEFENSE OF THE UNIVERSITY.**Speech That Took the Great State Institution Out of Politics.**

[Extracts from an address of J. RICHARD FREUD, delivered January 21, 1879, in support of Section 9, Article IX, of the State Constitution. The address is said to have determined the action of the Delegates.]

I rise to speak in defense of the University of California. Many circumstances have combined to give California a University of which you may well be proud. In 1869 it started with but forty students; to-day it has over three hundred, and, including the professional colleges, a grand total of over five hundred. The rapid progress and prosperity of the University of California is a most marvelous event. I cannot believe that this Convention or the people of the State are prepared to change and sacrifice a system of administration that has proved so efficient and faithful.

Objection has been raised to the appointment of a portion of the Board of Regents. It is urged that they should be elected directly by the people, but, Sir, experience has invariably shown that the election of Regents involves the destruction and ruin of the University.

A careful research into this matter has thoroughly convinced me that no surer and quicker way can be devised to strangle our young University than thus to hurl it into the whirlpool and cesspool of politics.

Now, a word or two as to the Agricultural Department. To be sure, the students are not employed in hoeing and plowing and reaping and threshing, but they are taught all the several principles which govern the development of plants under all variations of circumstances and conditions; and that, after all, is the rational and scientific and only true agriculture.

Again, Sir, it has been urged that the Agricultural College should be detached and separated from the rest of the University. This system of separate organization for Agricultural Colleges has been tried and has always proved a backward step and in many cases a disastrous failure.

I admit that I love the University as the student loves his Alma Mater. It is a noble monument to the enlightenment and munificence of the people of this commonwealth. The section as reported by the Committee perpetuates this great and sublime work.

I appeal to you, gentlemen, to sanction it with your approval. Especially do I call upon the Workingmen and Grangers to cheer it on with your encouragement, to push it on with your support. Three-fourths of the students at Berkeley are the sons of poor men, and, Sir, if there be a spot on earth where poverty and wealth are measured by the sole standard of manhood and worth, it is the University of California.

We only ask that it may be kept aloof from the avarice and turmoil of political parties. We only ask that it may be left to prosper in the future as it has in the past, and many of you will live to see the University of California the first and foremost educational institution on the American continent.

THE UNIVERSITY TODAY.

In the number of its undergraduates the University of California is second only to Harvard, and is growing faster now than any similar institution in the country. Statistics recently compiled by Prof. Hart of Harvard show that it gained in all departments last year, 587 students, which was 63 more than Michigan, its nearest rival in rapidity of increase. It has at present 2,099 undergraduates, to Harvard's 2,513 and its summer school attendance last year was 799 to Harvard's 982.

REORGANIZING OUR CHARITIES.**CENTRALIZED WORK IN PHILANTHROPY.**

WRITTEN FOR THE "REVIEW" BY
ANDREW M. DAVIS.

More charitable institutions are supported and more money is expended for charitable purposes in this city in proportion to its population than in any other in the United States. In order to protect donors from imposture, prevent waste, and secure to the different objects a proper apportionment of the funds devoted to charity it is necessary that here as elsewhere its administration should be brought as much as possible under the control of a central authority.

Constant and growing demands are being made upon the charitable of the city. It is impossible for a busy man to take the time to investigate all the appeals addressed to him, and in order to avoid refusing in some case of real distress he often gives when it is uncertain that his giving will afford relief.

LARGE SUMS COLLECTED

As a result, large sums of money are being collected and disbursed without accomplishing a corresponding amount of good.

Impelled by a knowledge of the disconnected and wasteful methods employed in the distribution of public and private charity in San Francisco the writer, in May 1900, contributed to the REVIEW an outline of a scheme for the regulation of public benevolence. A committee of the Merchants' Association was appointed to develop a plan, and in furtherance of that purpose it may be well to rehearse some of the ideas first presented, together with such additional features as the committee's investigations have suggested.

CENTRAL FUND SUGGESTED.

It was proposed that a fund to be known as the San Francisco Merchants' Relief Fund be created out of self-imposed contributions not only from the merchants but from all available sources, and that this money be distributed among the various philanthropic institutions of our city and county according to their necessities.

It was also suggested that a board of directors be selected to take charge of the work, and that this board might secure the services of a competent secretary who should co-operate with the associated charities and keep the board in touch with the association.

The board should keep a list of accredited charitable institutions, investigate their work and allot them supplies of money according to their requirements so that one should not have more than it required and another less.

IN URGENT CASES.

It should have the right to exact that those who contributed to the fund should make no other donations to the charities on its list.

The board should have an emergency fund available for use in cases too urgent to await investigation, and it should keep complete accounts so that those who contributed might know how their money was being used.

On subsequent investigation the committee has found that this plan corresponds somewhat nearly to the practice in Liverpool. In that city a society known as the Liverpool Relief and Charity Organization society was started in 1877.

Its objects were to receive and distribute funds to the various charities included in its

circle in keeping with the wishes of the individual donors.

SUCCESS IN LIVERPOOL.

At first it represented thirteen charities and received and distributed less than £5,000 a year.

In 1899 it represented 107 charities with receipts and disbursements of over £30,000.

In addition to the money for direct distribution, the Liverpool organization has what is known as an unappropriated fund, the distribution of which is left to the discretion of the trustees.

It will be seen that both plans have about the same objects.

PURPOSES OF THE CHANGE.

First; to prevent improper or fraudulent collections.

Second; to prevent duplication of demands.

Third; to bring donations under a central control.

Fourth; to prevent overlapping in distribution.

Fifth; so to apportion disbursements that each object or institution shall get what it needs instead either of having to take less, or depriving its neighbor by receiving more.

There is probably an unnecessary number of charitable institutions in this city, with little real co-ordination or harmony of effort among them.

WOULD GIVE GREATER EFFICIENCY.

The administration of charity is in a sadly confused condition which not only makes possible such frauds as were exposed in the newspapers last June, but, what is more serious still, impedes its action and lowers its efficiency.

It is obvious on the slightest examination of the subject that measures should be taken to change this state of affairs, and one of the plans suggested or possibly some combination or modification of both to suit local needs may furnish the solution of the problem.

PHILANTHROPY WOULD INCREASE.

The effect of such centralization would not be to decrease donations or restrict charitable efforts. It would be more likely to increase them. Men are much more apt to give, and give liberally, when they know the donation will be used for the purpose for which they give it than they are when they have no such assurance, can not find out how the money will be spent, and do not even know whether it ought to be given at all.

NEW YORK TO STUDY SUBWAYS.

Subways for pipes and wires in New York city is one of the well-chosen subjects for investigation in 1902, proposed by the Merchants' Association Bulletin of that city. Before the work can be entered upon, however, legislation will be necessary, and to obtain that, public sentiment must be aroused to the desirability of the plan. The Merchants' Association will do a great service to New York, and to other cities, if it will present in a lucid manner the possibilities and advantages of subways for pipes and wires. Sooner or later, subways are bound to come in the most crowded streets of our largest cities.—Engineering News.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.....	President.
	Thos. Day Co.
CHARLES BUNDSCHEU.....	First Vice-President.
	Gundlach-Bundschu Co.
ANDREW M. DAVIS.....	Second Vice-President.
	The Emporium.
O. D. BALDWIN.....	Treasurer.
C. S. BENEDICT.....	Benedict & Turner.
FOSTER P. COLE.....	Sterling Furniture Co.
W. J. DUTTON.....	Fireman's Fund Insurance Co.
MARSHAL HALE.....	Hale Bros.
A. J. MCNICOLL.....	A. J. McNicoll & Co.
W. J. NEWMAN.....	Newman & Levinson.
EDWARD B. POND.....	San Francisco Savings Union.
W. P. REDINGTON.....	Redington & Co.
ROBERT H. SWAYNE.....	Swayne & Hoyt.
A. H. VAIL.....	Sanborn, Vail & Co.
F. H. WHEELAN.....	Southern Pacific Milling Co.
L. M. KINO.....	Ass't Sec'y and Supt.

STANDING COMMITTEES.

PUBLIC AFFAIRS.

EDWARD B. POND, *Chairman.*

ANDREW M. DAVIS,	A. J. MCNICOLL,
MARSHAL HALE,	A. H. VAIL.

PUBLICITY AND PROMOTION.

CHARLES BUNDSCHEU, *Chairman*.

FOSTER P. COLE,	W. P. REDINGTON,
W. J. NEWMAN,	F. H. WHEELAN,

TRADE AND FINANCE.

ANDREW M. DAVIS, *Chairman.*

O. D. BALDWIN,	W. J. DUTTON,
C. S. BENEDICT,	ROBERT H. SWAYNE,

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W.....	124 Sutter
Barrow, Wade, Guthrie & Co., Mills Bldg	
Langdon, Walter G.....	Mills Bldg

ADVERTISING.

Dodge, Al. Co., The.....	411 E Spreckels Bldg
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ADVERTISING CARDS.

Stuparich Mfg. Co., The.....	141 Fremont
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AGENTS.

Bancroft, Paul.....	History Bldg
Sanderson, Geo. R.....	238 Montgomery
Taylor, H. H.....	Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....	209 Market
Hooker & Co.....	16 Drummond
Osborne & Co., D. M.....	15 Main

ARCHITECTS.

Curlett, Wm.....	314 Phelan Bldg
Curtis, John M.....	126 Kearny
Maggs, Herbert B.....	36 Flood Bldg
Mooser, William & Son.....	14 Grant Ave
Polk, Willis.....	532 Market
Reid Bros.....	Claus Spreckels Bldg
Shea & Shea.....	26 Montgomery
Swain, E. R.....	Crocker Bldg

AUT GLASS.

California Art Glass, B. & C. Works...	120 Second
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ART GOODS.

Cohen, H.....	19 Grant Ave
Gump, S. & G.....	113 Geary
Kennedy-Rabjohn Art Co.....	19 Post
Sanborn, Vail & Co.....	71 Market
Schussler Bros.....	27 Grant Ave
Vickery, Atkins & Torry.....	221 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....	419 California
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ASBESTOS COVERINGS.

De Solla-Deussing Co.....	129 Spear
McDearmon & Co.....	422 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co....	3 California
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ASPHALTUM ROOFERS.

Bonnet, B. & Son....	100 Montgomery Ave
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ASSAYING.

Price, Thos. & Son.....	521 Sacramento
Simonds, Ernest H.....	417 Montgomery

AUCTIONEERS.

Butterfield, Wm.....	806 Market
Chase, Fred H. & Co.....	1732 Market
Dinkelspiel, J. S. & Co.....	115 Bush
Ordway, W. C.....	Cor. 6th and King
Spear, E. S. & Co.....	31 Sutter

BAGS, HALE ROPE AND BURLAP.	
Gulf Bag Co.....	709 Front
Schmidt, J. & Co.....	115 Drummond

BAKERIES.

Prost & Komsthoef.....	336 Third
Simkins & Thorp.....	116 Erle

MERCHANTS' ASSOCIATION REVIEW, FEBRUARY, 1902.

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

NUMBER OF MEMBERS FEBRUARY 1, 1902 - - 1286.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS:

**F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.
Merchants' Association of New York**

BANKS AND BANKERS.

American Bk. & Tr. Co.....	200 Montgomery
Anglo-Cal. Bank, Ltd.....	200 Sansome
Bank of California.....	400 California
Cal. Safe Deposit & Trust Co.....	Montgomery and California
.....	Montgomery and California
Canadian Bank of Commerce.....	California and Sansome
.....	California and Sansome
Columbian Banking Co., C	Spreckels Bldg
Comptoir National D'Escompte de	Paris
Paris.....	122 Sansome
Crocker-Woolworth National Bank of	600 Market
Donohoe-Kelly Banking Co.....	100 Montgomery
.....	100 Montgomery
German Savings & Loan Society.....	526 California
Germany Trust Co.....	42 Montgomery
Hibernia Savings & Loan Society.....	McAllister and Jones
London & S. F. Bank, Ltd.....	421 California
London, Paris & American Bank, Ltd.	London, Paris & American Bank, Ltd.
.....	Sutter and Sansome
Mercantile Trust Company of San	Francisco
Francisco	236 Bush
Murphy, S. G.....	First Nat. Bank
Mutual Savings Bank of San Fran-	cisco
cisco	33 Post
Nevada National Bank of San Fran-	301 Montgomery
cisco	Savings and Loan Society.....
.....	101 Montgomery
S. F. Savings Union.....	532 California
Security Savings Bank.....	222 Montgomery
Wells, Fargo & Co.'s Bank.....	Sansome & Market

BOOKS AND STATIONERY.

American Tract Society.....	16 Grant Ave
Cunningham, Curtiss & Welch.....	319 Sansome
Elder & Shepard	238 Post
Hanak & Hargens.....	107 Montgomery
Mitchell, E. H.....	225 Post
Payot, Upham & Co.....	204 Pine
Robertson, A. M.....	126 Post
S F. News Co.....	242 Geary
Tauzy, J.....	238 Kearny

BOOTS AND SHOES.

Buckingham & Hecht.....	225 Bush
Cahn, Nickelsburg & Co.....	129 Sansome
Dietle, Chas.....	235 Bush
Heim, F. L.....	234 Stockton
Kast & Co.....	73 Market
Keenig, F.....	123 Kearny
Kutz, The G. M. Co.....	103 Mission
Maier, Chas.....	834 Kearny
Miller, M. & Co.....	2149 Mission
Nolan Bros. Shoe Co.....	312 Market
Philadelphia Shoe Co.....	10 Third
Rosenthal, Feder & Co.....	11 Sansome
Rosenthal's Inc.....	107 Kearny
Siebe Shoe Co.....	130 Main
Sommer & Kaufmann.....	28 Kearny
Sullivan, J. T.....	20 Fourth
United Workingmen's Boot & Shoe Co.	18 Second
Williams-Marvin Co.....	569 Market
Young, George H.....	117 Bush

BREWERY.

Burnell & Co.....	409 Battery
Hibernia Brewery	1225 Howard
National Brewing Co.....	162 Fulton
Phoenix Brewing Co.....	528 Noe
Mattoon & Dang	

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H. 314 McAllister
 Glenn, A. G. & J. Q. 1321 Market
 Grave, B. & Co. 421 Pacific
 Holmes, H. E. & Co. 749 Folsom
 Larkins & Co. 634 Howard
 O'Brien & Sons. Golden Gate Ave & Polk
 Schindler, H. B. 128 Spear
 Studebaker Bros. Mfg. Co. Market & Tenth
 Wertsch, William 100 Golden Gate Ave

CASH REGISTERS.

Autographic Register Co. 523 Market
 Freeman, I. 1327 Market

CATERER.

Wheeler, Chas. S. 1231 Polk

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet Cemetery 916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R. 1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co. 661 Mission

CHARCOAL.

Ohlandt, N. & Co. Indiana and Yolo

CHEESE IMPORTERS.

Schlegel, P. & Co. 326 Front

CHEMICAL WORKS.

California Chemical Works. San Bruno Road and 27th
 Western Chemical Co. Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son. 123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co. 27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co. 1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co. 617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C. 305 Battery

Weute, Louis 418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben. 101 Powell
 Aubin, Aug. H. 1 Grant Ave
 Blaskower, M. & Co. 223 Montgomery
 Brandt, Jacob. 415 Battery
 Carter, Dan F. 182 Market
 Drinkhouse, J. A. Co. 225 Battery
 Gunst, M. A. & Co. 203 Kearny
 Heyneman, Herman. 204 Sansome
 Judeil, H. L. & Co. 314 Sansome
 Lane & Connelly. 204 Market
 Langstader, I. S. 401 Kearny
 Lewis, Wm. & Co. 24 California
 Michalitschke Bros. 410 Market
 Michalitschke, Chas. 101 Grant Ave
 Ordenstein, Max. 322 Battery
 Plagemann, H. & Co. 709 Market
 Rinaldo Bros. & Co. 309 Battery
 Schoenfeld, Jonas. 508 Washington
 Schmidt & Bendixen. 3 Market
 Willard Bros. 636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.
 NE. cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

Well, W. M. Co. 106 Pine

CIVIL ENGINEERS.

Ferris & Haas. 329 Sansome

CLEANSING COMPOUND.

Utica Manufacturing Co., Inc. 21 Spear

CLOAK AND SUIT HOUSES.

Cailleau, Armand. 114 Kearny
 Columbia Cloak and Suit House.
 1022 Market
 Davidson, D. M. & Co. 52 First
 Golden Gate Cloak and Suit House.
 1230 Market
 Kelly & Liebes. 120 Kearny
 Messager, E. 145 Post
 O'Brien, James. 1145 Market
 Stein, J. H. & Co. 716 Market

CLOTHING DEALERS.

Benedict & Turner. 23 Montgomery
 Brown Bros. & Co. 121 Sansome
 Frank Bros. 535 Kearny
 Hirsch Bros. 221 Montgomery Ave
 Hirsch, L. & Co. 927 Kearny
 Hoffman, Rothschild & Co. 11 Battery
 Jewell, G. 530 Kearny
 Keilus, Chas. & Co. 132 Kearny
 Mandel, Pursch & Wiener. 125 Sansome
 Neustadter Bros. 133 Sansome
 Prager, A. J. & Sons. 857 Market
 Raphael's. 9 Kearny
 Roos Bros. Kearny & Post
 Schwartz, A. 62 Third
 Straus, Louis. 11 Sansome
 Summerfield & Roman. Fifth & Market

COAL DEALERS.

Allen, Chas. R. 141 Steuart
 Brooks, Peyton H. Mills Bldg
 Campbell, Arthur C. 524 Second
 Crerwall, P. B. 204 Front
 Fritch, Geo. 110 East

CARRIAGE AND BUGGY MANUFACTURERS.

Hardman, John. 710 Brannan
 Middleton, John. 309 Stockton
 Morton, Thomas. 674 Geary
 Oregon Coal & Navigation Co.
 Broadway and East
 Peabody, E. & Co. 5 Clay
 Rosenthal's John, Sons. 202 Sansome
 San Francisco & San Joaquin Coal Co.
 515 Sate Deposit Bldg
 Stafford, W. G. & Co. 24 East
 Wainwright & Eastern. 131 Folsom
 Wilson, J. C. & Co. 900 Battery

CODFISH DEALERS.

Union Fish Co. 24 California

COMMISSION MERCHANTS.

Allison, D. L. & Co. 117 Washington
 Armsby, J. K. & Co. 135 Market
 Biagi, D. & Co. 520 Sansome
 Caufrey, John. 21 Sutter
 California Product Co. 124 California
 Christy & Wise Com. Co. 223 California
 Cutter & Moseley. 302 California
 Dairymen's Union. 128 Davis
 Dallman, L. & Co. 226 Clay
 DeBernardi, D. & Co. 409 Front
 Demartini, John & Co. 313 Washington
 Dempster & Son. 320 Sansome
 Dennis, W. E. & Co. 123 California
 Detois, M. P. 215 California
 Dodge, Sweeney & Co. 114 Market
 Doyle, H. & Co. 511 Clay
 Duffy, J. J. & Co. 304 Washington
 Eveleth-Nash Co. 422 Front
 Field Mercantile Co. 111 Front
 Freitas, M. T. & Co. 325 Front
 Galli, A. Fruit Co. 516 Sansome
 Garcia & Maggini. 100 Washington
 Getz Bros. & Co. 111 California
 Gray & Barbieri. 300 Washington
 Greenway, E. M. Vallejo St. Warehouse
 Griffin & Skelley Co. 132 Market
 Grinbaum, M. S. & Co., Ltd. 215 Front
 Guggenheim & Co. 118 Davis
 Gutcher, Robt. F. 507 Front
 Haight, Fred B. 212 Front
 Hansen, John R. & Co. 310 Davis
 Hilmer & Bredhoff. 36 California
 Horstmann & Bruns. 231 Clay
 Hulme & Hart. 10 Davis
 Hume, R. D. & Co. 421 Market
 Hyman Bros. 206 Sansome
 Ivancovich, J. & Co. 209 Washington
 Kittle & Co. 202 California
 Landsberger & Son. 123 California
 Leist, C. J. & Co. Sacramento and Davis
 Lereari, C. J. & Co. 524 Sansome
 Levy, S. M. & Co. 420 Front
 Lichtenberg, William. 215 Sansome
 Lichtenberg, R. 303 California
 Loaiza, W. & Co. 218 Sansome
 Lowry, W. G. & Co. 49 California
 Maepherson, A. M. 215 Washington
 Martin, Feusier & Co. 319 Clay
 McLeod, Daniel. 321 Bush
 Minaker & Welbanks. 501 Sansome
 Montealegre & Co. 239 California
 Nardini, A. & Co. 324 Davis
 Pettigrew, John M. 210 California
 Phillips, M. & Co. 202 Market
 Porter Bros. & Co. Washington & Drumm
 Price, W. C. & Co. 413 Front
 Scatena, L. Co. 104 Washington
 Schwartz Bros. 421 Market
 Sherwood & Snerwood. 212 Market
 Sloss, Louis & Co. 310 Sansome
 Southern Pacific Milling Co. 224 California
 Sresovich, L. G. & Co. 521 Sansome
 Tilden, H. N. & Co. 211 Sacramento
 Troboc & Bergen. 505 Sansome
 Welch & Co. 229 California
 Wetmore Bros. 415 Washington
 Wheaton, Pond & Harrold. 110 Davis
 Williams, The H. A. Co. 308 Market
 Wolf & Sons. 321 Davis
 Wolfs, Max & Co. 423 Front
 Wolff, William & Co. 216 Mission
 Young, Carlos G. 122 Davis
 Zentner, J. & Co. Front & Washington

CONFETIONERS.

Bernheim & Blum. Poll & Sutter

De Martini, L. Supply Co. 112 Front

Gruenhagen & Co. 29 Kearny

GUILLET, Chas. 505 Larkin

Haas, Geo. & Son. 810 Market

Hromada, Adolph. 222 Battery

Lechten Bros. 1257 Polk

Maskey, Frank. 32 Kearny

Roberts, Geo. F. & Co. Polk and Bush

Rothschild & Ehrenfert. 35 Main

Strohmeier, W. A. & Co. 1006 Market

Seidl, J. & Co. 658 Mission

Townsend, W. S. 639 Market

COOPERS.

Herbert & Vogel. N.E. cor. Broadway and Front

..... N.E. cor. Broadway and Front

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.....125 Geary

GROCERS.

Bibo, Newman & Ikenberg.....147 Polk
 Claussen, C.....23d and Capp
 Cluff, William Co.....18 Front
 Coghill & Kohn.....300 Front
 DeWitt, M. & Co.....221 Third
 Ehlers & Ohlsen.....300 O'Farrell
 Ehrman, M. & Co.....104 Front
 Foge, J. M.....5th and Mission
 Goldberg, Bowen & Co.....432 Pine
 Graham, John T.....
Precitia Ave. & Alabama St
 Granucci Bros.....521 Front
 Haas Bros.....100 California
 Hartter, Hayes & Co.....216 Front
 Hegan, The Howard H. Co.....104 Pine
 Hollmann, Henry.....2805 Mission
 Irvine Bros.....1312 Polk
 Lebenbaum, L. & Co.....222 Sutter
 Lennon, John A.....315 Clay
 Levi, H. & Co.....36 Market
 Meyer, A. & Co.....16 Sacramento
 Parks Bros. & Co.....48 McAllister
 Rathjen Bros.....29 Stockton
 Ring Bros.....19th & Castro
 Smith's Cash Store.....27 Market
 Stulz Bros.....533 Montgomery Ave
 Sussman, Wormser & Co.....
S. E. cor. Market and Main
 Tillman & Bendel.....327 Battery
 West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bremer, O. A.....820 Kearny
 Clabrough, Golcher & Co.....538 Market
 Shreve & Barber.....511 Kearny

HAIR DEALERS.

Goldstein & Cohn.....822 Market

HARDWARE.

Baker & Hamilton.....2 Pine
 Bennett Bros.....35 Sixtn
 Brown, Chas. & Son.....807 Market
 Dunham, Carrigan & Hayden Co.....19 Beale
 Fioelich, Christian.....202 Market
 Gibbs, Geo. W. Co.....33 Fremont
 Holbrook, Merrill & Stetson.....235 Market
 Ils, J. G. & Co.....814 Kearny
 Kohn, L. H.....
N. W. cor. Polk & Sacramento
 Lloyd-Scoval Iron Works.....159 Fremont
 Mangrum & Otter, Inc.....581 Market
 Marwedel, C. F.....58 First
 Miller, Sloss & Scott.....
Mission and Fremont
 Montague, W. W. & Co.....309 Market
 Montana, J. de La Co.....606 Battery
 Mossford, Moses.....388 24th
 Osborn Hardware & Tool Co.....414 Market
 Palace Hardware Co.....603 Market
 Philpott & Armstrong.....823 Market
 Rosekrans, H. & Co.....511 Sixth
 Smith, Peter A.....614 Fourth
 Tay, Geo. H. Co.....49 First
 Taylor & Pritchard.....12 Market

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....120 First
 Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
 Colman Co.....130 Kearny
 Fisher & Co.....9 Montgomery
 Hink, Jaenicke & Co.....29 Second
 Kline, Louis & Co.....106 Bush
 Lundstrom, K. A.....605 Kearny
 Meussdorffer K. & Son.....8 Kearny
 Triest & Co.....116 Sansome

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
 Chase, W. W. Co.....1938 Market
 Ellis, H. C. & Co.....195 Steuart
 Goss, Chas. E.....2100 Mission
 Meyer, Albert.....2303 Kearny
 McRow, Geo. & Co.....303 California
 Peters & Cowie.....591 Sixth
 Scott & Magner.....615 Sixth
 Somers & Co.....564 Sixth
 Vermeil, J. L.....Seventh & Brannan

HEATING AND VENTILATING.

Royal Heating Co., Inc.....210 Mason

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel.....Bush near Kearny
 Colonial Hotel.....Pine & Jones
 Gallagher, John P.....Langham Hotel
 Holm & Saxtorph, Baldwin House.....
30 Ellis
 Hotel Bella Vista.....1001 Pine
 Hotel Rafael.....San Rafael
 Kirkpatrick, John C.....Palace Hotel
 Occidental Hotel.....Montgomery
 Stewart, M. & C.....431 Ellis
 St. Nicholas.....Market and Hayes
 Turpin, F. L. The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co.....27 Second
 ICE DEALERS.

Consumer's Ice Co.....421 Eighth
 Merchandise Ice and Cold Storage Co.....212 Clay
 Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
 Alliance Assurance Co.....116 California
 Baggs & Stovel.....411 California
 Berthau, Cesar.....223 California
 Butler & Hewitt.....113 California
 Com'l Union Assurance Co.....
416 California
 Craig, Hugh.....210 Sansome
 Davis, J. B. F. & Son.....1215 Sansome
 Dornin, Geo. D.....Sansome & Bush
 Fidelity & Casualty Co. Mutual Life Bldg

Fireman's Fund Insurance Co.....
401 California

Forbes, A. B. & Son.....Mutual Life Bldg

Grant, Geo. F.....221 Sansome

Gutte & Frank.....303 California

Herald, Rudolph, Jr.....415 California

Ins. Co. of North America.....412 California

Landers, William J.....205 Sansome

Liverpool & London & Globe Ins. Co.,

The.....422 California

Manheim, Dibbern & Co.....217 Sansome

Milwaukee Mechanics' Ins. Co.....

.....410 California

Natham & Kingston.....501 Montgomery

New York Life Ins. Co.....Mills Bldg

New Zealand Ins. Co.....312 California

Norwich, Union Fire Ins. Society.....

.....314 California

Pacific Mutual Life Ins. Co. of Cali-

fornia.....Montgomery & Sacramento

Pacific Surety Co.....Safe Deposit Bldg

Parker, Chas. M. T.....214 Pine

Potter, Edward E.....322 Montgomery

Preferred Accident Insurance Co.,

.....Mills Bldg

Shields, A. M.....Crocker Bldg

Transatlantic Fire Ins. Co.....213 Sansome

Turner, Geo. W.....315 Safe Deposit Bldg

Vess, Conrad & Co.....204 Sansome

Watson, Taylor & Sperry.....322 Pine

Watt, Rolla V.....Pine & Sansome

Wilson, Horace.....201 Sansome

IRON WORKS.

California Iron Yard.....610 Second

Merton & Hedley.....234 Fremont

Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post

Nippon Company.....403 Geary

Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome

Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....84 Market

Barth, Rudolph.....141 Post

Brittain & Co.....22 Geary

California Jewelry Co.....134 Sutter

Eisenberg, A. & Co.....126 Kearny

Eign National Watch Co.....206 Kearny

Glindeman, N. W.....5 Third

Greenzweig, George & Co.....206 Kearny

Hall, A. I. & Son.....643 Market

Judas, Alphonse.....4 Chronicle Bldg

Lundberg & Lee.....232 Post

Nordman Bros.....131 Sutter

Phelps & Adams.....120 Sutter

Radke & Co.....118 Sutter

Rothschild & Hadenfeldt.....207 Sutter

Schumacher & Co.....621 Market

Schussler, M. & Co.....713 Market

Schwartz, K. G.....502 Battery

S. F. Diamond House.....225 Sutter

Shreve & Co.....Crocker Bldg

Sorenson, James A. Co.....103 Sixth

Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinschenk.....207 Sutter

KNITTED GOODS.

Gantner & Mattern.....26 Post

Istifler, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post

Jacobs & Co.....113 Kearny

Magnin & Co.....920 Market

Marks Bros.....1210 Market

Rosenthal, S. & Co.....937 Market

LADIES' TAFFERS.

Feder, M.....574 Geary

Flamm, G.....1425 Polk

Frances, M.....796 Sutter

Gadner, A.....2012 Fillmore

Lowenthal & Co.....914 Market

LAMPS.

Boesch Lamp Co.....585 Mission

LANDSCAPE GARDENING.

Parisian Nursery.....3960 Eighteenth

LAUNDRIES.

La Grande Laundry.....23 Powell

S. F. Laundry Association.....131 Ellis

U. S. Laundry Association.....311 Sixteenth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....438 Montgomery

LEAF TOBACCO DEALERS.

Conradi & Goldberg.....730 Montgomery

Kohlberg & Co.....526 Washington

London, H.....540 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front

Brown & Adams.....109 Battery

Frank, S. H. & Co.....408 Battery

Harpham & Jansen.....524 Washington

Klopper & Dulfer.....209 Mason

Kullman, Salz & Co.....106 Battery

Wiegner Leather Co.....306 Clay

LIGHT AND POWER COMPANIES.

Equitable Gas Light Co.....516 California

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm

LITHOGRAPHERS.

Bosqui Printing & Engraving Co.....

.....523 Clay

Britton & Rey.....525 Commercial

California Lithograph Co.....518 Clay

Mutual Label & Litho. Co. 2d & Bryant

Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....409 Taylor

Kelly, Thos. & Sons.....1629 Pine

McCord, Alex & Co.....221 Ellis

Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....Fifth and Hooper

Elyth & Trott.....Spear and Mission

Caspar Lumber Co.....20 California

Doe, Chas. F. & Co.....101 Howard

Dolbeer & Carson.....10 California

Gray's Harbor Commercial Co.....

.....237 California

Heywood, Franklin.....5 Market

Hihn, F. A. Co.....Santa Cruz

Hooper, C. A. & Co.....204 Front

Hooper, F. P. & J. A.4 California

Jones, Richard C. & Co.....739 Bryant

Meyer, Adolph.....1510 Devisadero

Morrison Lumber Co.....732 Brannan

Pope & Talbot.....314 California

Renton, Holmes & Co.....35 Steuart

Scott & Van Arsdale L. Co.....

LUMBER DEALERS.

.....Fifth and Brannan

S. F. Lumber Co.....Third & Berry

Sierra Lumber Co.....320 Sansome

Simpson Lumber Co.....14 Spear

Truckee L. Co. of S. F.6 California

Union Lumber Co.....Sixth & Channel

Wigmore, John & Sons Co.....29 Spear

MACARONI MANUFACTURERS.

California Italian Paste Co.....

.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Brownell, Jas. S.....132 Market

California Tool Works.....113 Beale

Cyclops Iron Works.....223 Main

Evans, C. H. & Co.....183 Fremont

Garratt, W. T. & Co. Fremont & Natoma

Hall, Robert.....108 Main

Henshaw, Bulkley & Co.....

.....Fremont and Mission

Martin Pipe & Foundry Co.....

.....33 New Montgomery

Meese & Gottfried Co.....167 Fremont

PRESS CLIPPINGS.	
Allen's Press Clipping Bureau.....	510 Montgomery
PRINTERS.	
Bent & Meyerderks.....	40 California
Commercial Publishing Co.....	31 California
Cubery & Co.....	57 Mission
Dempster Bros., Glen Park Av. & Bond	
Eastman, Frank & Co.....	509 Clay
Freygang-Leary Co.....	113 Davis
Hughes, Edward C.....	511 Sansome
Janssen Printing & Binding Co.....	23 Stevenson
Monahan, John & Co.....	412 Commercial
Munk, R.....	805 Mission
Murdock, C. A. & Co.....	532 Clay
Mysell-Rollins Co., The.....	22 Clay
Partridge, John.....	306 California
Pernau Bros.....	513 Clay
Phillips, Smyth & Van Orden.....	508 Clay
Roberts, John W.....	220 Sutter
Reesch, Louis, Co.....	321 Sansome
Spaulding, George & Co.....	414 Clay
Stanley-Taylor Co., The.....	656 Mission
Stetrett Printing Co.....	933 Market
Stuetzel & Co.....	109 California
PRINTERS' INK.	
Reed & Goodman.....	513 Sacramento
PROPERTY OWNERS.	
Andros, Milton.....	320 Sansome
Crocker Estate Co.....	54 Crocker Bldg
Flood, James L.....	7 Nevada Block
Hancock, R. J.....	928 Broderick
Haskell, John L.....	2219 Van Ness Ave
Hewes, D.....	412 Kearny
Hooker, C. J.....	917 Bush
Law, Hartland.....	2304 Van Ness Ave
Mackay, John W.....	7 Nevada Block
Martel, J. L.....	Mountain View, Cal
Marye, Geo. T., Jr.....	234 Montgomery
Rodgers, Arthur.....	16 Nevada Block
Shields Estate Co.....	324 Bush
Wells, W. H.....	Mills Bldg
Wilson, A. W.....	Hotel Richlieu
PUMPING MACHINERY.	
Dow, Geo. E., Pumping Engine Co.....	149 First
Jackson, Byron Machine Works.....	411 Market
RAILROAD TILES AND TAN BARK.	
Bender Bros.....	5 Market
REAL ESTATE DEALERS.	
Ashton & Gardiner.....	411 Montgomery
Babin, Landry C.....	413 Kearny
Baldwin & Howell.....	10 Montgomery
Baldwin, O. D. & Son.....	22 Montgomery
Breese, G. L. & Co.....	412 Pine
Buckingham, A. E.....	26 Montgomery
Burnham & Marsh Co.....	20 Montgomery
Center & Spader.....	11 Montgomery
Coffin, D.....	3233 Mission
Crim, W. H. & Co.....	118 Montgomery
Davis, Alfred E.....	230 Montgomery
Easton, Eldridge & Co.....	638 Market
Flinn, Harrington & Co.....	238 Montgomery
Giselman, William, Trustee.....	
Griffin, Marion.....	120 Phelan Bldg
Hendricksen, William & Co.....	719 Market
Heyman, Jacob & Son.....	614 Claus Spreckels Bldg
Hoover & Lent.....	117 Sutter
Investors' Agency, The.....	137 Montgomery
Madison & Burke.....	626 Market
Magee, Thos. & Sons.....	5 Montgomery
McAfee Bros.....	108 Montgomery
McElroy, R. D.....	4 Phelan Bldg
Oliver, B. P.....	114 Montgomery
Patterson, Geo. W. H. & Co.....	
Pforn, John.....	11 City Hall Sq
Rich, A. J. & Co.....	403 Pine
Schlesinger, Nathan.....	304 Montgomery
Shainwald, Buckbee & Co.....	
Smith, Julien.....	210 Montgomery
Strassburger, I. & Co.....	310 Pine
Umbsen, G. H. & Co.....	14 Montgomery
Von Rhein Real Estate Co., Inc.....	
Wicker & Hermanson.....	513 California
RECREATION GROUNDS.	
Herman, R.....	Harbor View Park
REFINERS.	
Selby Smelting & Lead Works.....	416 Montgomery
RESTAURANTS.	
Bay State Restaurant.....	29 Stockton
Bergez, John.....	332 Pine
Blanco & Brun...N.E. cor. Eddy & Mason	
Breuss, M. A.....	70 Third
Christesen, M. A. C.....	26 Fifth
Collins & Wheeland.....	329 Montgomery
Detjen & Mengel.....	35 Market
Galindo, F. B.....	205 Kearny
Gutzeit & Malfanti.....	110 O'Farrel
Johnson Restaurant Co.....	725 Market
Krone, F. W.....	35 Geary
Larsen, C. G.....	213 Sutter
Leupuy, Noel P.....	126 Geary
Page & Falch.....	Turk and Mason
Peterson, P.....	623 Kearny
Peuchan & Schlatter.....	33 O'Farrel
Priet, P. & Co.....	Geary and Stockton
Ruediger & Loesch.....	111 Larkin
Schwarz & Beth....O'Farrell and Market	
Swain, Frank A.....	213 Sutter
Techau, R. J.....	Mason near Ellis
Westerfeld, P. & Co.....	1035 Market
Wicker & Hermanson.....	Market and Park Ave
Young, H. H.....	228 Kearny
Zinkand, Chas. A.....	927 Market
RIGGERS.	
Rice, Peter.....	17 Howard
RUBBER GOODS.	
Bost. Wov. Hose & Rubber Co.....	44 Fremont
Bowers Rubber Co.....	42 Sacramento
General Supply Co.....	537 Mission
STATIONERS AND PAPER DEALERS.	
Goodyear Rubber Co.....	577 Market
G. P. and Rubber Mfg. Co., The.....	
.....	30 Fremont
Morgan & Wright.....	305 Larkin
N. Y. Belting & Packing Co.....	509 Market
Occidental Rubber Co.....	
.....	35 New Montgomery
Winslow, C. R. & Co.....	44 Second
SAFES.	
Hall's Safe & Lock Works.....	605 Market
Hermann Safe Co.....	417 Sacramento
Parcells-Greenwood Co.....	216 California
SAW WORKS.	
California Saw Works.....	210 Mission
Simonds Saw Co.....	33 Market
SCHOOL AND KINDERGARTEN SUPPLIES.	
Bradley, Milton Co.....	122 McAllister
SCOTCH TWEEDS.	
Craig Bros.....	120 Sutter
SCREEN WORKS.	
Quick, John W.....	221 First
SEEDS AND GRAIN.	
Bowen, E. J.....	815 Sansome
Hillens, F.....	200 Davis
SEEDS AND PRODUCE.	
Volkman, Chas. M. & Co.....	408 Front
SEWER PIPE AND TERRA COTTA.	
Clark, N. & Sons.....	17 Spear
Gladding, McBean & Co.....	1358 Market
Steiger Terra Cotta & Pottery Works	
.....	1556 Market
SEWING MACHINES.	
Evans, J. W.....	1021 Market
Singer Mfg. Co.....	22 Post
White Sewing Machine Co.....	300 Post
Willcox & Gibbs Sewing Machine Co..	
.....	334 Post
SHEET IRON AND PIPES.	
Smith, Francis & Co.....	83 Fremont
SHIP BUILDERS.	
Hay & Wright.....	36 Steuart
Turner, Matthew.....	40 California
Whelan, John A. & Bro.....	250 Spear
SHIP CHANDLERS.	
Foard, L.....	26 East
Josselyn, G. M. & Co.....	38 Market
Lewis, Anderson & Co.....	24 East
SHIPPING AND COMMISSION.	
Alexander & Baldwin, Ltd.....	308 Market
Balfour, Guthrie & Co.....	316 California
Chapman, W. B.....	123 California
Delius & Co.....	209 Safe Deposit Bldg
Dieckmann & Co.....	421 Market
Eddy, Falk & American Trading Co..	
.....	123 California
Grace, W. R. & Co.....	
N. E. cor. Cal. & Battery	
Johnson-Locke Mercantile Co.....	
.....	123 California
Kruden, C. N. & Co.....	122 Davis
Lund, Henry & Co.....	214 California
Marcus, Geo. & Co.....	418 California
Mitsui & Co.....	415 Safe Deposit Bldg
McNear, G. W.....	326 California
Meyer, Wilson & Co.....	210 Battery
Moore, Ferguson & Co.....	310 California
Newhall, H. M. & Co.....	309 Sansome
Otis, McAllister & Co.....	109 California
Parrott & Co.....	306 California
Pike, Chas. W. & Co.....	124 California
Pinet, J. Co.....	504 Jackson
Plummer, Geo. E. & Co.....	54 Steuart
Spreckels, J. D. Bros. & Co.....	327 Market
Ulrichs, J. F.....	122 Clay
Webster & Dunbar.....	301 Davis
Williams, Dimond & Co.....	202 Market
SHIPSMITHS.	
Chrestoffersen & Tway.....	420 Beale
SHIRT MANUFACTURERS.	
Beamish, P.....	Columbia Bldg
Ide, Geo. P. & Co.....	516 Market
Lautermilch, The L. Shirt Mfg. Co..	
.....	328 Bush
SILK MANUFACTURERS.	
Carlson-Currier Co.....	8 Sutter
Nonotuck Silk Co.....	535 Market
SMOKERS' ARTICLES.	
Heinlinger, C. P. & Co.....	535 Market
SOAP & TALLOW MANUFACTURERS.	
Fischbeck & Glootz.....	307 Sacramento
Lille, Charles..N.W. cor. Bay & Webster	
Luhn, Otto & Co.....	117 Diamond
Newell & Bro.....	217 Davis
SODA WATER MANUFACTURERS.	
Becht, J. G. & Co.....	304 Stockton
SODA WATER MANUFACTURERS.	
Belfast Ginger Ale Co.....	Union & Octavia
SPICES AND FLAVORING EXTRACTS.	
Rieger, Paul & Co.....	141 First
SPONGES AND CHAMOIS.	
American Sponge Co.....	150 New Montgomery
SPORTING GOODS.	
St. Germain Billiard Co.....	17 Fremont
STAMP DEALERS.	
Makins & Co.....	506 Market
Sellschopp, W. & Co.....	118 Stockton
STARCH MANUFACTURERS.	
Everding, J. & Co.....	48 Clay
STATIONERS AND PAPER DEALERS.	
Elake, Moffitt & Towne.....	55 First
Bonestell & Co.....	401 Sansome
Crocker, H. S. Co.....	215 Bush
Heynemann, Milton.....	415 Montgomery
Le Count Bros.....	533 Market
Zellerbach, A. & Sons.....	418 Sansome
STATISTICIAN AND ECONOMIST.	
McCarty, Louis P.....	2337 Pine
STEAMSHIP AND TRANSPORTATION COMPANIES.	
Cook, Thos. & Co.....	621 Market
Fugazi, J. F. & Co.....	5 Montgomery Ave
International Nav. Co.....	645 Market
Occidental & Oriental Steamship Co.	
.....	421 Market
Pacific Coast Steamship Co.....	10 Market
Pacific Mail Steamship Co.....	421 Market
Peterson, James P.....	56 Steuart
Toyo Kisen Kaisha.....	421 Market
STEVEDORES.	
Eschen & Minor.....	8 Mission
Freese, A. C.....	55 Mission
Menzies, Stewart & Co.....	514 Battery
Woodside, A. & Co., Halleck & Leidesdorff	
STORE AND OFFICE FIXTURES.	
Simmen, John.....	348 Phelan Bldg
STOVE AND IRON FOUNDRIES.	
Stelzer & Kerr.....	350 Main
STOVES AND RANGES.	
Schieck, John C.....	13 Bluxome
SURETY BONDS.	
Empire State Surety Co.....	104 Sutter
TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.	
Folkers, J. H. A. & Bro.....	815 Market
Hoppe & Robinson.....	404 Sutter
SURVEYING INSTRUMENTS.	
Lietz, A. Co.....	422 Sacramento
SYRUPS.	
Long Syrup Refining Co.....	8th & Brannan
Pacific Coast Syrup Co.....	713 Sansome
TABLE CEREALS.	
Empire Milling Co.....	310 Townsend
TAILOR TO TRADE.	
Hilp, Henry.....	102 Battery
TANNERS.	
Eagle Tannery.....	26th & San Bruno Ave
Legallet-Hellwig Tanning Co.....	401 Front
Norton Tanning Co.....	312 Clay
TANNING EXTRACTS.	
California Tanning Extract Co.....	
.....	218 California
TEAS, COFFEES AND SPICES.	
Brandenstein, M. J. & Co.....	118 Market
Furmester, Henry W.....	1143 Market
Castile Bros.....	Davis & Sacramento
Castile Bros.....	116 Sutter
Caswell, Geo. W. & Co.....	414 Sacramento
Columbia Coffee & Spice Co.....	425 Jackson
Folger, J. A. & Co.....	101 California
Guitard Mfg. Co.....	119 Front
Holloman, Henry.....	2805 Mission
Huddleston & Co.....	52 Market
Jones-Paddock Co.....	26 Fremont
Schilling, A. & Co.....	108 Market
Thierbach, Chas. F. & Co.....	306 Clay
Tyler, S. H. & Son.....	310 Front
TELEPHONE AND TELEGRAPH COMPANIES.	
Pacific States Telephone and Telegraph Co., The.....	216 Bush
Weihe, E. F.....	
.....	Supt. Am. Dist. Telegraph Co
TENTS AND AWNINGS.	
Ames & Harris, Inc.....	100 Sacramento
Neville & Co.....	21 California
THEATRES.	
Belasco, Fred.....	Alcazar Theatre
Walter Orpheum Co.....	113 O'Farrell
TIN CAN MANUFACTURERS.	
Union Can Co. of S. F.....	
.....	Battery & Lombard
TITLE INSURANCE.	
California Title Ins. and T. Co.....	
.....	Mills Bldg
TOWEL COMPANIES.	
Mercantile T. & L. Co.....	251 Jessie
S. F. Towel Co., The.....	181 Folsom
TRANSFER COMPANIES.	
Morton Special Delivery Co.....	110 Battery
Pacific Transfer Co.....	20 Sutter
People's Express Co.....	20 Market
River Express Co.....	10 Drumm
Wells, Fargo & Co.'s Exp.....	2d & Mission
TRUNKS.	
Fifield, E. L. & Co.....	63 Stevenson
Hirschfelder & Meaney.....	14 Sutter
Malm, C. A. & Co.....	220 Bush
Oppenheimer, James.....	1 Ellis
TRUSSES AND ELECTRIC BELTS.	
Pacific Electric Belt & Truss Co.....	
.....	105 Ellis
TURKISH BATHS.	
Burns, Edw. F.....	11 Grant Ave
Greenhood, L. H.....	222 Post
Lindstrom & Johnson.....	415 Sutter
TYPEWRITERS AND SUPPLIES.	
Alexander, L. & M. & Co.....	110 Montgomery
Bannan's Typewriter Exchange.....	307 Montgomery
Bornemann, Geo. C. & Co.....	117 Sutter
Standard Typewriter Exchange.....	303 Bush
United Typewriter & Supply Co.....	327 Montgomery
Wyckoff, Seamans & Benedict.....	211 Montgomery
UNDERTAKERS.	
Godeau, J. S.....	305 Montgomery Ave
Gray, N. & Co.....	611 Sacramento
Halsted & Co.....	946 Mission
Maass, H. F.....	917 Mission
Truman, Chas. H. J. & Co.....	318 Mason
United Undertakers' Association.....	27 Fifth
Vaiente, Marini & Co.....	1524 Stockton
UNIFORMS AND REGALIA.	
Pasquale, B. & Sons.....	Sutter & Grant Ave
VINEGAR MANUFACTURERS.	
Consumers' Y. & V. Works.....	404 Battery
WAGON & CARRIAGE MATERIALS.	
Holt Bros. Co.....	30 Main
WALL PAPER AND MOLDINGS.	

MERCHANTS' ASSOCIATION REVIEW.

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POLICY OF THE REVIEW.

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Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

A city, like a child, will show care or neglect, whichever its guardians choose to give it.

Some bitter things have been said about Mr. Phelan's haste in filling the vacancy in the Civil Service Commission caused by the death of Mr. Freud. It has been intimated that the recent mayor's action on the eve of retirement was disrespectful to the dead and an evidence of a low ideal in the matter of filling an office.

It is needless to say that no such sentiments are held among the best friends of Mr. Freud and his work. Mr. Murdock is as fit as anybody in the community to take up the duties his predecessor laid down, and his appointment is an assurance that the civil service provision of the Charter will continue, for the present, to be administered by its friends. Instead of there being any unseemly haste about it, it was a case where the utmost haste would have been eminently prudent. It is never too early to make such an appointment, and the eleventh hour of an administration is not too late.

Secretary Root has done the sensible thing in determining that if the transport service to the Philippines is to be let by contract to private parties they will have to make San Francisco their home port. "The party that undertakes to figure on this contract" he says, "will have some hard problems to solve which he can not afford to complicate by trying to move the service to ports where all the facilities are lacking."

Almost the same thing might be said for the Pacific Cable. Whether laid by public or private enterprise, by the government or Mr. Mackay, the advantages of San Francisco as a terminus are so obvious they hardly leave room for debate.

The administration of charity in San Francisco is susceptible of great improvement. Owing to the confusion of local aims and efforts charity is overdone in some directions and overlooked in others. Want of concerted action left an opening recently for the operations of an organized band of swindlers who posed as agents for different philanthropic enterprises and whose operations netted them thousands of dollars before they were exposed in the newspapers. In addition to the money lost through such imposture much is wasted through misdirection of energy.

A great deal of time and money could be saved and the efficiency of philanthropic work correspondingly enhanced if all public charity were administered and all funds for it disbursed through some such central agency as Mr. Andrew M. Davis suggests in this number of the REVIEW. It would mean science and system instead of ignorance and disorder, and would insure that a dollar given to charity would buy somewhere near twice its worth of relief to the poor. If the man who gives quickly, he who gives wisely gives far times.

J. RICHARD FREUD.

† JANUARY 6, 1902.

The darkest shadows that enshroud human ambition
And earthly strife—alas! have cast their gloom
Too soon and too abruptly unto you,
Good friend, and at a time when your life's work
Was pending and your mission half fulfilled.
Fate would not linger and detached the ties
That bound you, heart and soul, to your dear home,
Where all your gentle passions found their goal—
Fate broke the cord that linked you to your friends,
Who watched with eager pride your keen ambition
And noble impulse for a higher aim—
Fate would not stop and solved with rigid hands
The bonds that joined your happy early youth
To noble manhood in this commonwealth.
Your sense of duty ripened into action
And placed you in the front rank of your peers

Love mourns and hides her pallid face in tears
And friendship casts a lingering glance around,
Decking your bier with nature's fragrant gifts,
The silent messengers of human love.
Kneeling beside you, now a shadow rises
From silent prayer and bends over you,
Placing upon your lifeless sleeping form
A civic crown shaped after simple lines
Of laurel leaves fresh from the native tree,
And murmuring a solemn benediction.
The shadow fades away and disappears.
Yes, you have earned that civic crown indeed
And while too soon you from us didst depart,
We shall forever treasure your remembrance.
May while you rest in peace, your spirit rise
And lead us around, on to higher aims!

—CHARLES BUNDSCHE.

Board of Directors' Proceedings.

WORK OF THE COMMITTEES.

BEAUTIFYING TELEGRAPH HILL.

On request of this association a special committee consisting of Capt. R. H. Fletcher of the Hopkins Institute of Art, Mr. Bruce Porter and Mr. John McLaren, superintendent of Parks and Squares, is reviewing the proposed plans for the improvement of Telegraph Hill. The committee will make a report in the near future.

At present it may be said that City Engineer Grunsky's plan for the purchase of enough property around the base of the hill to protect it from encroachment is generally approved, as well as the suggestion of a parapet along the crest on the north and east sides, to be constructed by the City. The rough sides of the hill, it is thought, should be graded only enough to preserve it, and trees and shrubs should be planted where footholds can be found for them along the face of the cliff.

NEW NAMES ON THE ROLL.

These firms have been elected to membership in the Merchants' Association:—

Comptoir Nat. D'Escompte de Paris, Bank, 122 Sansome St.
Wm. S. Snook & Son, Plumbers, 554 Clay St.
E. Martinoni, Wines and Liquor, 714 Front St.
Ferris & Haas, Civil Engineers, 320 Sansome St.
Hadwen Swain Mfg. Co., Machinery, 215 Spear St.
Henshaw, Bulkley & Co., Machinery,
..... Fremont and Mission Sts.
Empire Milling Co., Flour Mills, 310 Townsend St.
A. Gadner, Tailor, 2012 Fillmore St.
A. Schwartz, Clothing, 62 Third St.
James O'Brien, Cloak and Suit House, 1145 Market St.

PROGRESS ON VAN NESS AVENUE.

The improvement of Van Ness Avenue with trees and shrubbery has been advanced a step in the direction desired by the Association. President Symmes attended the meeting of the street committee of the Board of Supervisors to which the matter had been referred, and reported to the Board of Directors that the committee favored the plan for a strip down the center of the thoroughfare. The intention is to confine the improvement at present to the block between Bush and Pine streets.

BOARD INDORSES MR. FILCHER.

A communication has been sent to the president of the board of directors of the Louisiana Purchase Exposition containing this Association's indorsement of the candidacy of Mr. J. A. Filcher, secretary and general manager of the State Board of Trade, for the position of chief of the department of horticulture in the exposition. The director of exhibits has acknowledged the receipt of the letter and promises to give it all due consideration.

DIRECTOR NEWMAN IS GRANTED LEAVE.

The board has decided not to accept the resignation of Mr. Newman, but to grant him leave of absence during the time that he shall be away from the city.

THANKS TO MR. PHELAN.

January 4, 1902.

HON. JAMES D. PHELAN,
Mayor—City and County of San Francisco.

Dear Sir:—Upon the completion of your third term as Chief Executive of the City and County of San Francisco, our Board of Directors desires to express the deep appreciation of the Merchants' Association for the uniform courtesy and cordial co-operation extended by you in all efforts of the Association for the improvement of the municipality and the welfare of the community.

Wishing you many years of continued health and happiness, we remain, with assurance of esteem,
Sincerely yours,

BOARD OF DIRECTORS OF THE
MERCHANTS' ASSOCIATION.
J. RICHARD FREUD, FRANK J. SYMMES,
Secretary, President.

SAN FRANCISCO'S CAPITAL.

By a preliminary census report the amount of capital invested in manufacturing industries in San Francisco is 2.76 times the amounts similarly employed in Los Angeles, San Jose, Sacramento and Oakland combined. These are the figures:—

Los Angeles, \$11,742,838	
San Jose, 3,409,517	
Sacramento, 7,492,313	
Oakland, 6,364,651	
Total, \$29,009,319	San Francisco, \$80,103,367

MERCHANTS' ASSOCIATION REVIEW



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Published Monthly by the Board of Directors

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association

VOL. 6.

SAN FRANCISCO, CAL., MARCH, 1902.

No. 67.

This is a photograph of the Palm Avenue on Sutro Heights. It shows better than any mere description the opportunities offered by the climate of San Francisco for the decoration of public places and the beautifying of the city as a whole. Private enterprise has here attained most pleasing effects by means of some statuary and the sort of semi-tropical vegetation that thrives outdoors in the perpetual summer of California. The fact that the people of San Francisco enjoy that sort of thing is sufficiently evident from the frequency with which they resort to such scenes wherever they



A SAN FRANCISCO SCENE.

have been made accessible to the public. A city with a mild and equable climate, plenty of sunshine and almost continual exemption from killing frosts lends itself with peculiar facility to such adornment, impossible in most Eastern States. The time should not be far away when similar vistas of beauty can be found in the heart of the city, and when it will not be necessary to make an excursion to find them. If the San Francisco public desired it, it would not be difficult to make a great many of its principal thoroughfares as beautiful as the Palm Avenue.

An Appeal from a Decision of the Supreme Court of California to the Business Men of San Francisco.

Written for THE REVIEW by F. H. Wheelan, Director of the Merchants' Association.

If a business man of San Francisco had the power to designate the number of men to be employed for any given work, and the power to fix their compensation, would he not be surprised if he were told that he did not have the power to prescribe the *qualifications* of those who were to receive the salary he had fixed?

Let us put this startling proposition in another form. Imagine his surprise if the men employed should say to him: "You have the power to name the number to do the work, and the power to fix our compensation, but you have no power to prescribe that we shall be qualified to perform the work you pay us for. You cannot prescribe anything at all about our qualifications, you cannot demand that we be good political workers or bad, able to speak English or Choctaw; that we shall be sound, kind and gentle, bridle-wise or broken to harness."

Yet this is practically what the Supreme Court of California said in the case of Timothy

J. Crowley vs. J. Richard Freud when it decided that the municipality had the power to provide for the *number* of deputies that each county officer shall have and the *compensation* payable to each of such deputies, but "by no reasonable stretch of construction can this be held to include the power to prescribe the *qualifications* of such deputies by any mode or process whatever."

DUTY OF WEIGHING THE DECISION.

The intricacies and tangles of the law are usually beyond the comprehension of all laymen and some attorneys. And when the decision of a court is based upon what, for want of a better term, may be called *pure* law, the ordinary commercial man does not ponder over the decision—he heaves a deep sigh and thanks heaven that life and commerce are conducted upon simpler lines. But when a decision is based solely upon a question of what may or may not be held to be a "reasonable stretch of construction" of

plain English, the commercial man not only has full right to weigh it, but in a case of grave importance to his city, his duty demands that he do weigh it, and approve or condemn. The process of mind necessary to determine a "reasonable stretch of construction" is not peculiar to courts and lawyers. Such determinations are matters of every-day life, and the ordinary business man needs no attorney to point them out. In fact, he is probably better able than a Judge to determine what precise powers are given him by a law that confers upon him the power to provide for the number of men to be employed on any certain work and the compensation to be paid them. He probably has employed many more men than the Judge, and knows better what it means to have the power to fix the number and salaries of employees. The Judge probably has employed principally household servants. His chief negotiations for labor probably have been with an "intelligence" office,

(Heaven save the mark!) and his experience there is apt to have led him to believe that salary and qualifications have no relation with one another.

METHODS EMPLOYED IN BUSINESS.

In the business circles of San Francisco one of the commonest methods of prescribing the qualifications of the men to be employed on any given work is to prescribe the *number* to be employed on the work. There is but one method more common, and that is the fixing of the *compensation*. These methods of prescribing qualifications are not peculiar to San Francisco, nor to the State of California, nor to the United States; they are common to all the world, Christian and pagan; and they are so simple, effective and obvious that we have good reason to believe that they antedate the time when the water came up to Montgomery street, and were probably used by employers in the days of the Cave Dwellers when they, perchance, hired men to hunt the gay-winged pterodactyl and paid their employees in clam shells or marrow bones.

I have no hesitation in saying that a court of seven business men would never have decided as the learned Judges in this case, and I respectfully appeal from the decision of the court to the commercial men of San Francisco.

The case is of such great importance to the municipality that I beg of them a careful consideration. Local self-government has been our crying need for fifty years. If we are to have efficient and economical service in the offices of the Sheriff, County Clerk, Recorder, etc., the power to appoint deputies must be taken out of the hands of the bosses and the politicians and placed under the control of the Civil Service Commission. The situation demands careful attention on the part of the merchants of San Francisco.

WHAT THE COURT DECIDED.

Let us review the case. On April 6, 1901, the Supreme Court of California, sitting in bank, in the case of *Timothy J. Crowley vs. J. Richard Freud et al.*, decided that the Civil Service Commission, established under the new Charter of the City and County of San Francisco, has no power to prescribe the qualifications of the county officers, such as Sheriff, County Clerk, Recorder, etc., and cannot compel those officers to select deputies from persons named by that Commission. The decision affirms that the power conferred by Section 8¹, Article XI, of the Constitution upon a consolidated municipal government of a city and county, under a charter framed therefor, goes only to the extent of allowing it to provide for the manner of their election, and their terms of office and compensation, and to provide for the number of deputies that each county officer shall have, and for the compensation payable to such deputies. It confers no power to prescribe the qualifications of such deputies.

Judge McFarland rendered the decision, and Judges Harrison, Henshaw and Garoutte concurred. Chief Justice Beatty and Judges Van Dyke and Temple dissented. Judge Van Dyke wrote a dissenting opinion, in which Judge Temple concurred.

The decision of the majority of one is based on the construction of Section 8¹, Article XI, of the State Constitution. That section is as follows:

THE LANGUAGE OF THE LAW.

"Where a city and county government has been merged and consolidated into one municipal government, it shall also be competent under any charter framed under said Section 8 of said Article XI to provide for the manner in

which, the times at which, and the terms for which the several county officers shall be elected or appointed, for their compensation, and for the number of deputies that each shall have, and for the compensation payable to each of such deputies."

In summing up its decision of the case in question, the Court says: "Not only is the State interested in county officers as part of its necessary governmental machinery, but the people of any particular county of the State are interested—and some of them are frequently deeply interested—in county officers, such as sheriffs, recorders, clerks, etc., in other counties.

THE REASONS OF THE COURT.

"The functions of such officers are general not municipal. And while, in the American system of State governments, the people of the whole State have generally kept in their own hands control over such important governmental agencies as county officers, still, if they choose to yield up part of that control by adopting a constitutional amendment such as Section 8¹, there is no apparent reason why they may not do so, unless the amendment should be so revolutionary as to be destructive of a republican form of government, as the same is understood in this country.

"Section 8¹ cannot be said to be of that character. But when the people of the whole State have thus yielded up part of their sovereign power to a local municipality, the grant will certainly not be carried, by construction, to any greater extent than the words of the granting amendment clearly go.

"By Section 8¹, power over county officers is given to the municipality only to the extent of providing for the manner of their election and their terms of office and compensation. As to their deputies—and they alone are involved in this action—the only power granted is to provide for the number of deputies that each shall have, and for the compensation payable to each of such deputies. By no reasonable stretch of construction can this be held to include the power to prescribe the *qualifications* of such deputies by any mode or process whatever."

REAL INTEREST OF THE STATE.

It is unnecessary to point out that though the State is interested in county officers as part of its necessary governmental machinery, still that interest lies only in having the functions of the county offices efficiently and expeditiously performed. Apart from the power to make such regulations, any regulation of the municipality that may help to bring about this result must be a benefit to the State and the municipality alike. The more general the functions of such officers, the greater the benefit to the State at large, and the more the people of any particular county would be benefited.

The Court is certainly right in saying that "when the people of the whole State have thus yielded up part of their sovereign power to a local municipality, the grant will certainly not be carried by construction to any greater extent than the words of the granting amendment clearly go."

It follows, however, that the grant will certainly be carried to the extent that the words do clearly go. And if the words of the granting amendment by which the people of the whole State have yielded part of their sovereign power to a local municipality, clearly grant, by reasonable construction, certain supplementary or inclusive powers, then such powers are as much a part of the granting amendment as if expressed in so many words.

WHERE THE ERROR WAS MADE.

However, the whole sum and substance of the Court's decision lie in the following: "As to their deputies (i. e., the deputies of the county

officers—Sheriff, Recorder, etc., and they alone are involved in this action), the only power granted is to provide for the number of deputies that each shall have, and for the compensation payable to each of such deputies. By no reasonable stretch of construction can this be held to include the power to prescribe the *qualification* of such deputies by any mode or process whatever."

I contend that the power to provide for the *number* and for the *compensation* of the deputies, not only can "by a reasonable stretch of construction" be held to include the power to prescribe the *qualifications* of the deputies, but that it can, without any stretch of construction whatsoever, be held to include that power; and that the grant giving to the municipality the power to prescribe for the number and the compensation of the deputies is in itself a grant of power to prescribe their qualifications.

ONE POWER INCLUDES THE OTHER.

I propose to show not only is that power included in both of the powers taken together, but that it is also included in each of them taken separately and alone. In other words, that the municipality has been granted by the State a double right, as it were, to prescribe the qualifications of the deputies in question, and if the grant to the municipality had been solely the power to provide for the number and not the compensation, or for the compensation and not the number, still would the grant carry with it the power to prescribe the qualifications of the deputies of the county officers.

Let us take up first the power to provide for the number of deputies. The Supreme Court says that this power has been granted to the municipality by the State. I hold that this power includes the power to prescribe the qualifications of the deputies. The Court says it cannot be so held.

Now, the number of men necessary to perform any given work in any given time depends upon what? Clearly upon the qualifications for that work possessed by the men who are to perform it.

Two conditions determine absolutely the number of men necessary to perform any work—the time in which the work is to be completed and the qualifications for the work possessed by the workmen. If a definite time be fixed for the performance of the work, then the power to provide for the number to be employed is an absolute power to prescribe their qualifications. If a definite time for completion be not fixed, but it is desired that the work be done expeditiously and well, no less is the power to provide for the number to be employed a power to prescribe their qualifications.

GOOD WORK AN ESSENTIAL CONDITION.

The municipality desires its work done expeditiously and well; to hold the contrary would be an absurdity. The municipality has the power to provide for the number to be employed. Does it not follow that it has the power to prescribe their qualifications?

The mere fixing of the number is a definite prescription of their qualifications—that is, provided the municipality desires its work done expeditiously and well. When the municipality provides for, say, twenty deputies for the Recorder's office, it enacts that twenty deputies shall be employed to do the work expeditiously and well. Or, in other words, twenty deputies shall be employed endowed with such qualifications that they will be able to do the work expeditiously and well. Grant that the municipality desires its work done efficiently—to hold the contrary, as I have said above, is an absurdity—and there is no escape from the conclusion that the power to provide for the number of deputies to do the work of the county

offices is in itself a manifestation of the power prescribing their qualifications.

To do the work in the way the municipality wants it done, with the number it has provided for, necessitates inevitably a certain grade of qualifications in the deputies to be employed. If these qualifications should not be in accordance with those that the municipality had in mind when it provided for the number of deputies, its work could not be done in accordance with its desires and its well-being.

SUPPOSE A DEPUTY COULDN'T READ ENGLISH.

Let us suppose that the municipality provides deputies for the County Clerk's office. For a deputy in this office to read and write English is a qualification of considerable value. Is it to be believed that the municipality did not have in mind such a qualification when it provided for the number of deputies? Is it to be thought that the municipality did not virtually and actually prescribe such a qualification in the very act of providing for the number? How many men lacking this qualification would it take to perform the work of that office?

If the municipality were not actually prescribing qualifications when it provided for the number of deputies, there would be no way of determining the amount of men necessary to do the work of the county offices expeditiously and well. If the municipality did not virtually prescribe the qualifications when it provided for the number, it would be fixing a number at hazard without any reference to anything on earth, in the sea, or in heaven.

The municipality must necessarily bear in mind the amount of work to be performed and the qualifications of those who are to perform it before it can even guess at the number of deputies it needs, let alone exert its power of providing for them. Otherwise the municipality would set to sea without compass or rudder, and without a knowledge as to whether its crew was to be qualified with two legs, two hands, one good eye, some hair, an acquaintance with a political boss and a smattering of mind cure.

TO FIX ONE IS TO PRESCRIBE THE OTHER.

Surely no proof is needed to show that the number of men necessary to be employed in every-day life depends upon their qualifications. This is an axiom of the commercial world.

In that world number and qualifications are interdependent. One controls the other. If a man having high qualifications cannot do more work than a man less qualified, then is there no merit in human attainments, and all the work of schools and universities is elaborately and ingeniously unprofitable—bench and bar, surplice and pill bottle, palette and ledger are all vapory nothings. But if a man with qualifications accomplishes more work than one without, then does the number to be employed vary with the qualifications, and to fix the number is to prescribe the qualifications.

And yet we are told that the power to provide for the number of the deputies each county officer shall have "by no reasonable stretch of construction can be held to include the power to prescribe their qualifications by any mode or process whatever."

MEN ARE GRADED BY THEIR PAY.

Let us now consider the other acknowledged right of the municipality—the power to provide for the compensation payable to each deputy.

I hold that this power no less than the power to provide for the number, includes the power to prescribe the qualifications of the deputies. The Supreme Court says it cannot be so held. Let us see.

The first fact that confronts us is that the usual, customary and most general method,

throughout the wide, wide world, of prescribing the kind of qualification desired for any position in or out of court, counting-house or church, is to provide for the amount of compensation that goes with that kind of qualification. If extraordinary qualifications are desired, extraordinary compensation is provided for. If meagre qualifications are sufficient, a meagre compensation is provided for. Every office-boy in the City and County of San Francisco knows this.

Compensation is the commercial method of prescribing qualifications. Salary and qualifications go hand in hand, so to speak. Any one who knows the difference between thirty and one hundred and fifty United States Standard Silver Dollars knows that the second salary affixed to a position invites, demands and prescribes greater qualifications than a position that has only the first salary provided for it.

If this is not true of the municipality of San Francisco, we respectfully plead that it ought to be. It is certainly and indisputably true of all the rest of the world, including foreign noblemen; and, come to think of it, it is true of the municipality.

CITY FOLLOWS THE BUSINESS PRACTICE.

The mere fact that the municipality provides different amounts of compensation for its different grades of municipal servants, is proof positive that it follows the general custom of mankind, and acts in accordance with the fact that in order to secure diversified grades of qualifications, one must provide for a graduated scale of compensation.

That is why the municipality provides for more compensation for the Judge than for the janitor. Is it not plain, therefore, that when the municipality provides for different compensation to be paid to the different grades of its servants, it prescribes their qualifications by the very act of fixing the compensation? If it desires the grade of qualifications that goes with a \$35 a month salary, it provides for that amount of compensation, and so on.

Providing for the compensation is not a hazard affair any more than providing for the number. The amount of compensation is fixed ever and always to accord with the qualifications desired. If muscle qualifications are desired, the municipality provides for a muscle compensation; if brain qualifications are needed, the municipality provides for a brain compensation. Is not providing for the compensation, therefore, necessarily prescribing qualifications?

Throughout the whole world, when a certain compensation is provided for, it is an offer to buy in the labor market the qualifications that accord with that compensation. By no mode or process whatever is it conceivable that when the municipality provides a certain compensation for a certain position, it does anything else than offer so much money for qualifications to perform the work of that position.

IT CALLS FOR QUALIFICATIONS.

To maintain any other view is an absurdity. It bids for those qualifications and for no other. It does not bid for ingenuity to control ward politics, capacity to look pretty, or ability to play the races. It bids for what it wants; it proportions its bids to the kinds of qualification it needs to perform its work; and the compensation it provides for prescribes the kind of qualification it desires, and the kind that it is entitled to see that it gets.

These facts are true of every employer in every land under every sky, and yet we are told that the power of the City and County of San Francisco to provide for the compensation payable to each deputy in the county offices, "by no reasonable stretch of construction can be held

to include the power to prescribe their qualifications by any mode or process whatever."

In appealing this case to the business men of our city, I have designedly avoided making use of any reasons that might possibly be deemed sentimental, although these reasons are of deep import and not unworthy of the consideration of the Supreme Court of California.

I have not mentioned the fact that public policy favors local self-government; I have not urged that popular sentiment is in favor of the merit system in the appointment and tenure of all subordinate officers in the civil service; I have not insisted that the Court should adopt a liberal line of construction, resolve all doubts in favor of advanced policy and sustain the Freeholders' Charter in its integrity, instead of weakening it in a vital part. All these things are true, but they have been set forth by Judge Van Dyke, in his dissenting opinion, much better than I could hope to do.

I have considered the decision simply and solely on the only point on which the Court rendered its decision adverse to the Civil Service Commission of the City and County of San Francisco, and founded its opinion that the municipality did not have "the power to prescribe the qualifications of the deputies by any mode or process whatever."

NO QUESTION OF CITY AND COUNTY.

I have not discussed the question as to whether the Sheriff, County Clerk, Recorder, etc., are county officers or city officers. Whether they are the one or the other does not affect the present discussion, inasmuch as the power to provide for the number and the compensation of their deputies ("and they alone are involved in this action") has been granted to the consolidated City and County of San Francisco by the State, and the grant of this power is admitted by the Court to be valid.

I have pointed out:

First, that when the people of the whole State yielded up part of their sovereign power and gave to the local municipality the power to provide for the number of deputies to be employed in the County offices, they conferred upon the municipality the power to make use of one of the commonest modes by which employers of every tongue prescribe the qualifications of the men they desire to be employed to perform any given work.

Second, that when the people of the whole State yielded up part of their sovereign power and gave to the local municipality the power to provide for the compensation of each of the deputies to be employed in the county offices, they conferred upon the municipality the power to make use of the most common method used throughout the commercial world to prescribe the qualifications of employees.

POWER WITHHELD BY THE COURT.

Since the power to use each of these commoner general modes of prescribing qualifications was granted to the municipality by the State, is it not evident that the State gave expressly to the municipality power to prescribe the qualifications of the deputies by any reasonable mode or process that would prescribe their qualifications for performing the general and municipal work allotted them expeditiously and well? To hold the contrary is to hold that the greater does not include the less.

The power to provide for the number and the compensation of employees is the greatest power over, what may be termed, the process of employment, known to the modern world. This great power was granted to the municipality by the State, yet when the municipality takes steps to make certain that the exercise of the power granted it will accomplish to the fullest measure the prescription of the qualifications of the deputies, its action is blocked by the Court, and it

is told that the power to provide for the number and the compensation of the deputies, "by no reasonable stretch of construction can be held to include the power to prescribe the *qualifications* of such deputies by any mode or process whatever."

TAKE AN EXAMPLE.

One more word to the business men: Let us suppose an insurance company appointed an agent in San Francisco and gave him power to provide for the number and compensation of his employees. Suppose part of the work of the employees was local and part general—that is to say, part was done for the agent and part for the home office, or for other offices of the company.

What would the relatives, friends and acquaintances of the agent, let alone the agent himself, think if the employees he had provided for, in number and compensation, were to say to him: "You have the power granted you by the home office to say how many shall be employed on the work and the right to say how much we shall be paid and the further right to pay it; but you have no power to prescribe for us any *qualifications* by any mode or process whatsoever. You cannot prescribe that we shall be qualified for the work; that we shall know the difference between an insurance policy and a lottery ticket; that we shall be deaf, dumb or blind, or have any other qualifications that might fit a man peculiarly well for holding down a political job."

If I have, in arguing this question, so vital to the well-being of the municipality, indulged at any time in any unseemly levity, I have done so not out of any disrespect for the Supreme Court of our State. For the Chief-Judge and his associates I have a hearty admiration and sincere respect. If the Court has erred by a majority of one, and I am assured that it has, I feel that it has done so unwittingly and honestly, and I am certain that, if the wrong it has done the City and County of San Francisco were brought to its attention by some proper legal method, it would gladly undo the injustice. If I felt otherwise, I would suggest to the business men of our city that only the consolations of religion are left to us, and I am sure they would join me in saying to the Court: "Your petitioners will ever pray!"

TRIBUTE TO MR. FREUD.

The *Postal Record*, the journal of the National Association of Letter Carriers, published at Washington, D. C., prints the following from its San Francisco correspondent:

"In the early morn of January 6th, there passed to the river far beyond, Mr. J. Richard Freud, chairman of the local civil service commissioners. His fatal illness lasted one short hour.

"It was our good fortune to form the acquaintance of the deceased many years ago. No sincerer advocate of civil service ever lived. His whole soul seemed enwrapped in this one theme. When the eighth annual convention of the National Association of Letter Carriers was held in San Francisco in 1897, the local committee requested Mr. Freud to deliver an address on civil service. Those who had the good fortune to be present that evening could not help but feel that the subject was dealt with in a manner that showed deep thought and study.

"It is such advocates as Mr. Freud that made civil service such a strong opponent to the spoils system."

Springfield, Mass., has 40,000 street trees under the care of a city forester. It cost \$1,500 to care for them last year, or less than a cent a month per tree.

San Francisco's Phenomenal Growth.

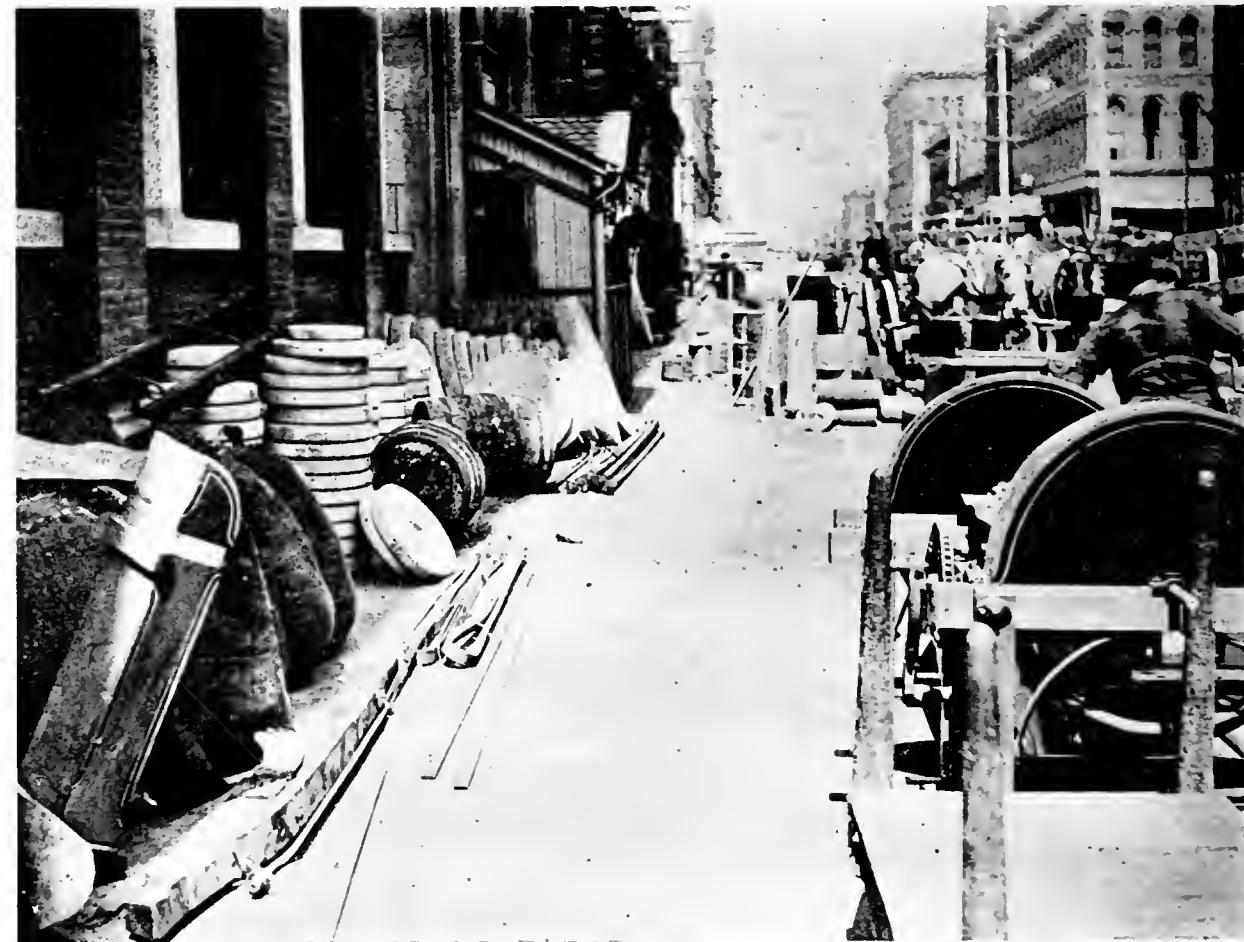
If a census of San Francisco were taken today it would tell a different story from the one of 1900. The latter gave the city a population of 342,000. Well informed persons believe that whether the government's count was accurate or not, the 400,000 mark has been passed since it was made.

Persons who have occasion to keep some sort of track of the changes in population can be found who state unhesitatingly that over 40,000 people have come to San Francisco for permanent residence during the last ten months.

sardines on the early and late boats for Oakland, Berkeley and Alameda.

Late arrivals at the ferry building do not run for seats. They often do run, however, for good standing room and are glad to get that. The company has put on an express train at Berkeley to handle the five-thirty crowd. This train consists of nine or ten cars and is hauled by two engines, and suburbanites have stood up in it all the way from the pier to Lorin station.

Of course the dwellers in Alameda, Marin and San Mateo counties do not count as resi-



AN OVERFLOW OF BUSINESS.

The superintendent of schools estimates the increase at 14,758, but is probably too conservative.

The evidences of a great growth are visible on all sides. Probably there has not been a time within the memory of the present generation when it was so hard to find a San Francisco house to rent—and this despite the fact that in 1901 more building permits were issued than in any other year since 1897. The number aggregated 863, and the cost over five and a half million dollars. Real estate sales have been correspondingly large and lively, and heavy profits have been realized.

The street railway companies have been forced to operate more cars to carry the traffic. The Market Street company has increased the number of its cars from 393 to 461, an enlargement in its carrying capacity of over 17.3 per cent. The San Francisco and San Mateo line is paying licenses on 35 cars instead of 29 as formerly, the California Street has gone from 31 to 40, the Sutter Street from 40 to 45. There is no line that has not made some increase.

Still cars are crowded at certain hours and people often have difficulty finding seats.

The crowding of the cars, however, is nothing to the crowding of the ferry boats. It was said in 1900 that a large part of San Francisco's growth had been across the bay. It was true and the process continues. The Marin County traffic has grown, as well as that of San Mateo County, while the multitudes are packed like

dents of San Francisco, but they do count as parts of that whole increase which has come to the vicinity, and as one of the many indications of the growth of the city itself.

There were 3,895 sales of San Francisco real estate in the first eleven months of 1901, for an aggregate value of \$25,000,000, making a greater volume of transactions by 60 per cent than those of any previous year in the city's history.

For the corresponding period of 1900 the real estate transactions amounted to \$15,816,830 and for 1899 to \$13,184,259.

There has been a remarkable increase of shipping during the last few years and one of the largest dry docks in the world is now under construction at Hunter's Point. In 1895 only three companies ran steamers regularly for the foreign service. Now there are ten, and at least two more with irregular sailings.

Picturesque old Fisherman's Wharf has been compelled to move again, and four new wharves will be constructed where the fishing boats once docked. Others are being built in the effort to keep pace with the growing commerce of the port.

It is not likely that any other American city can show for the same period such an increase in the volume of business transacted, as shown by banking operations. If local business men followed the custom in other cities and settled practically all their accounts by check, clearing house figures would be even larger than they

are. But one vestige of pioneer times in San Francisco is the institution known as Steamer Day, which occurs twice a month and brings a great many settlements in cash. These escape the records entirely. In spite of that fact the clearings for 1901 came to \$1,178,169,536, an increase of \$148,586,942 over those for the year before.

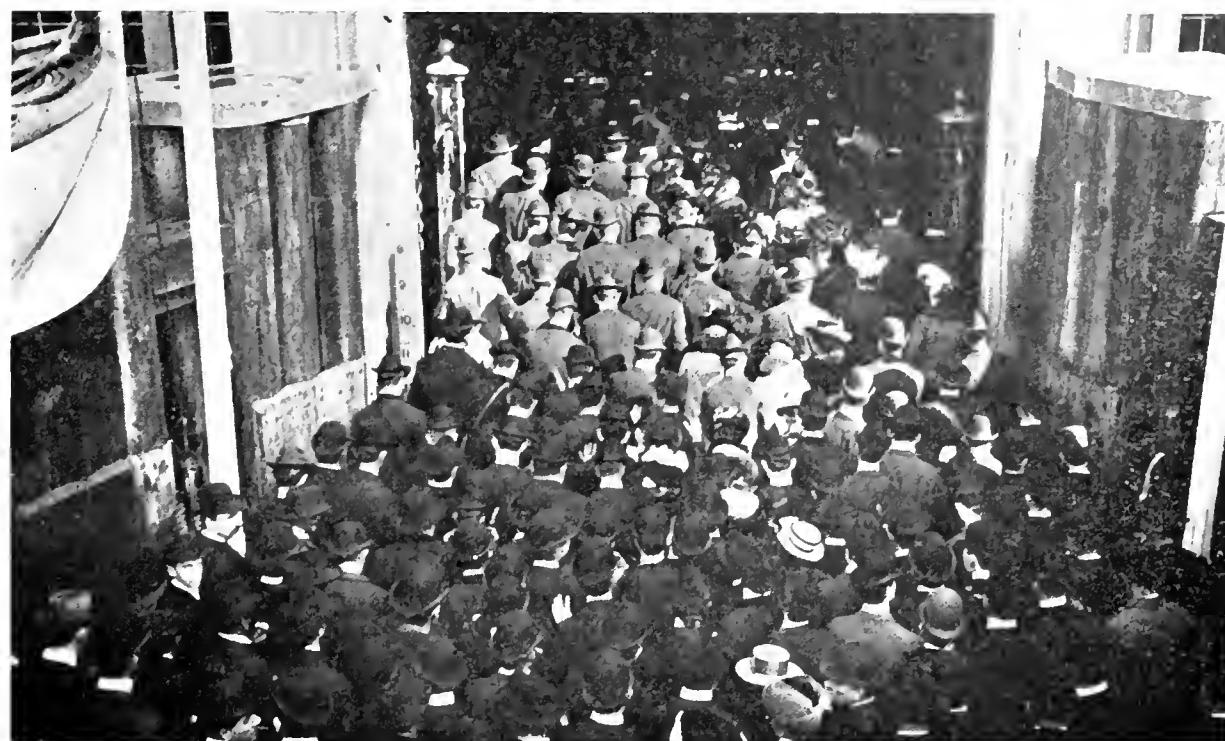
Of these clearings there were eighty-three and a half millions more for the second than for the first half of the year.

For the average business day of 1900 the clearings were \$3,397,962. For the average day of 1901 they were \$3,815,557, an increase of \$477,595 a day. That is to say that on the average business day of 1901 there was more business done by over 14 per cent than on the average day of 1900.

The clearings for the year amounted to one-sixteenth of the total clearings for the past twenty-six years, and the rate of increase during the last five years was more than five times as great as for the preceding twenty.

The discovery of oil and the developments in electrical transmission have added materially to the power available for small factories, and enabled scores of new enterprises to spring up in San Francisco that would not have been profitable a few years ago.

The assessed valuation of manufacturing industry in the city in 1900 was \$79,573,116, and for 1901, \$93,310,516, an increase of \$13,745,400. Although the work of assessing this kind of property has been more thoroughly done than in many previous years, these figures are probably a good deal under the mark. For example, the census returns of capital invested in manufacturing industries give San Francisco \$80,103,367 for 1900. The assessor can hardly be expected to reach as much property as the census taker, so his figures are more valuable for showing increase than actual amount.



THE MORNING RUSH FROM THE FERRY.

itation had not increased much since 1896, when it stood at 72,992. At the close of 1901, however, it was over 82,000. Statisticians estimate five persons to every registered voter, and on that basis, making a liberal allowance for error, we should now have in San Francisco at least 400,000 people.

This should be only the beginning.

As the city is improved physically it will improve financially. As it is made more beautiful it will become more attractive. With one of the most beautiful sites in the world and one of the most commanding locations any great entrepot of trade ever had, there is no proper rea-

nity of purpose in working for desirable ends, and a growing spirit of civic pride.

Other sections of the Pacific Coast, with far less natural advantage, have prospered marvelously through persistently calling attention to the advantages that they have, ignoring their disadvantages, until the general impression abroad is that the only portion of California worth living in is south of Tehachapi Pass, and that all the energy and push on the Coast is centered around Puget Sound.

This is largely the result of persistent advertising, and it is high time that we adopted similar means to make known our superior advantages.

INTEREST THE VISITORS.

It is not enough that we know San Francisco's merit. We should do our utmost to stimulate the interest of a desirable class of visitors, such as are coming to attend conventions here this summer, and we should make them realize it. A thoroughly interested visitor is the best possible advertisement, and if proper attention is given to the matter we should receive much benefit from this summer's arrivals. There is to be a very low passenger rate this season—\$50 for the round trip from Chicago. There will doubtless be a large travel, and we ought to make the most of it.

We want to make this a "Convention City." When our visitors come, on such occasions, we cheerfully raise large amounts of money to entertain them and to illuminate and decorate our city.

ENLARGE THE HOME MARKET.

The arrangements for illuminating our public buildings and our prominent streets have heretofore been of a temporary character, and the expense of installation each time has been considerable. Why not raise a little more money and have them made artistic and permanent, so that we could illuminate more frequently without greatly increased expense?

The railroad companies are spending large sums in advertising our State in the East and abroad — largely for their own benefit, of course—and is it not common sense for us to do the same? What our State lacks more than anything else is population; we need consumers for our products here at home, instead of being compelled to look for markets half around the world, and we need a larger home market for ourselves as merchants.

We must pull together to accomplish anything, and in advertising our section of the State we must use the same care and good judgment that we would in our private business.



THE SPRING RUSH TO THE KLONDIKE.

Down to June, 1901, there were 105,512 children in the city, according to the report of the Superintendent of Schools, an increase of 3,490 over the returns for 1900. This would indicate a growth in population of 14,758. But while the school census is a fair basis for estimating a population that is standing still, the number of children in a community that is rapidly growing through accretions from without is not apt to maintain the same numerical relation to the whole.

A better basis is furnished by the returns of the registration office. In this State, registration is continuous over periods of two years. At the end of 1899 there were 73,633 voters for the city and county of San Francisco. Regis-

son why the rapid growth of last year should not soon appear an ordinary rather than a phenomenal matter.

PUT THE BEST FOOT FORWARD.

Written for the Review by
F. P. COLE, Director Merchants' Association

For many years San Francisco has suffered from the fact that each merchant was so absorbed in his own affairs that there was little community of action.

Partly through the agency of the Merchants' Association, which was organized with that purpose largely in view, there is a growing

THE PYTHIANS' GREAT GATHERING.

Committee will be Early at Work to Make the San Francisco Convention Memorable.

Written for THE REVIEW by Chas. L. Patton, Chairman of the Joint Executive Committee.

One of the objects of the Merchants' Association is the encouragement and promotion of matters that are of general public interest—such as the securing to our city of large conventions, reunions and gatherings of importance to various branches of our State and national life.

Social and deliberative gatherings of intelligent representatives of large and influential bodies must ultimately revert to the benefit of our State, and in many ways our city derives therefrom, directly, incalculable advantages. Every visitor, attracted to the shores of the Pacific in a social or official capacity, as a delegate, forms new connections, distributes a certain amount of money into the various channels of our commercial life and returns to his home a self-constituted apostle of the glories and advantages of our Golden State.

Large conventions establish, at least temporarily, minimum railroad fares, and thousands that otherwise would never dream of coming here are induced to join the pilgrimages of large bodies, and are thus enabled to judge for themselves. Immigration societies on our coast have been continued failures, and, besides, they do not always attract desirable elements. Therefore, we must utilize every occasion and secure to our city all and every opportunity in the direction indicated.

The Merchants' Association fully indorsed the efforts made to secure to our city the National Biennial Gathering of the Knights of Pythias, and has appointed a special committee to co-operate with the Local Committee, especially for the purpose of raising the necessary funds and to participate in an equitable and judicious distribution of them in the interest of the order, and, ultimately, for the benefit of San Francisco.

The amount required should be easily secured in the shape of liberal contributions from our public-spirited citizens; while they are collected for a special purpose, they are nevertheless expended in the interest of the progress, welfare and prosperity of the city.

CHARLES BUNDSCHEU,

Director of the Merchants' Association, and Vice-Chairman of the Joint Executive Committee.

The business men of San Francisco will be called upon by a joint committee of members of the Knights of Pythias and of the Merchants' Association, to subscribe such funds as will be needed to make the coming National Biennial Gathering of the Order of Knights of Pythias a memorable event in a city with a great convention history.

The estimates of the amount necessary vary from \$30,000 to \$40,000, a trifling sum when the magnitude and importance of the occasion are understood.

The gathering in San Francisco promises to be one of the largest the city has seen, and it is demonstrable by comparative Clearing-House statistics in other cities that the benefits to be derived by the commercial interests will be large and substantial.

Pythian conventions in Detroit, Indianapolis, Kansas City, Milwaukee, Cincinnati, Washington, Cleveland, Toronto and New Orleans have been the largest national gatherings at these points of any purely fraternal order. The attendance has been enormous and the event has frequently created an amount of new business that would pass belief if it were not shown in the transactions of the banks.

The increase of bank clearings for the week of the gathering in cities whose Clearing-House statistics have been accessible are presented in the following list:

Toronto, 1886	\$1,250,000
Cincinnati, 1888	900,000
Milwaukee, 1890	1,000,000
Kansas City, 1892	750,000
Detroit, 1900	1,251,000

It is confidently expected from the correspondence on the subject and the publicity already given the matter that the gathering will bring to San Francisco not less than 50,000 people. The Uniform Rank alone—the military section of the order will have 10,000 members in camp or barracks in this city. It is probable that they will be housed in Mechanics' Pavilion, which has already been reserved for that purpose.

It should be borne in mind that these visitors, coming from the ranks of what may be termed the middle class of our population, are "liberal spenders" of money, and if the average expenditure known to have been made on former occasions is duplicated here, we may safely calculate upon a per capita disbursement of nearly \$100.

The Western Passenger Association has

WARNING TO MERCHANTS AND DIRECTORY PATRONS.

Members of the Merchants' Association are warned to use caution in dealing with canvassers for a publication known as the "Pacific Coast Business Directory," published, ostensibly, by the Merchants' Publishing Company at 632 Market street, San Francisco. As the operations of the company extend to every State and Territory on the Coast, editors of country papers will do their readers valuable service by calling their attention to the character of this particular directory company's work.

The directory named is a rare book, although bibliomaniacs have not yet begun to offer the premiums for it that its restricted circulation might seem to warrant. It is characterized by oddities of composition, printing and binding that make it of more interest to the antiquarian or the curio hunter than to the practical business man in need of a good advertising medium.

Advertisements can be found in the Pacific Coast Business Directory for 1898 that are descriptive of business done in 1888, and from which the firms supposed to be advertising have long ago retired.

The business of publishing the directory seems to change hands with great facility. The persons conducting it now are not those who conducted it a short while ago. The company is liable to employ irresponsible canvassers; glib young men who seldom visit the same person twice and seem disheartened and eager to retire at the first sign of suspicion, but who have cultivated the careful business habit of requesting pay in advance for all advertisements, rather than keep their patrons waiting until the issue of the next volume. They usually bestow their attention on the small towns of the interior, though they have been known to offer San Francisco merchants the benefits of their enterprise and industry.

MAYOR SCHMITZ SPEAKS OUT.

I am not a professional reformer. I am simply an honest man, honestly attempting to do what he conceives to be his honest duty. I propose, so far as my ability will permit, to give to the people a fair, just, clean and honest administration; practical, economical and businesslike. I favor clean politics. I propose to see that the laws are enforced. I am in favor of a liberal, broad-gauged policy in the conduct of municipal affairs and in the treatment of our fellow citizens. I do not believe that, because my ideas may not be in exact accord with others, I should forcibly impose my opinions upon them.—*San Francisco Chronicle*.

WHERE RING RULE PROFITS GO.

Indirectly the reform element of Philadelphia is causing widespread grumbling among the municipal office holders.

So long as there is talk of reform, the office holder is made to pay. Before the inception of the present movement, the Republican City Committee itself was demanding one per cent of the salary of all municipal office holders, to pay the expenses of a campaign. Last Fall, when the Union party movement seemed so formidable, the assessment on office holders was raised to three per cent and it is whispered that even that amount was not sufficient to pay all the bills of that campaign.

This year's requests for contributions have been sent out and, although the campaign is quiet, two per cent of salaries is demanded. The real profits of ring rule are divided among very few, and small office holders are mulcted regularly by the leaders. Their necessity forbids complaint. *Philadelphia City and State*.

quoted rates for the round trip at \$50 from Chicago, \$47.50 from St. Louis, \$45 from Omaha and other Missouri River points and, from other points in western territory, at a rate that will approximately be one and a half cents per mile. It is understood that the Eastern and Southern Passenger Associations will quote a rate equivalent to one fare for the round trip over their lines to the basing points in the territory of the Western Passenger Association.

The various railroad companies having their termini in San Francisco, will arrange for a special excursions at reduced rates to various points in the State, to enable the visitors to see the numerous points of interest and curiosity within the boundaries of the empire of California.

While San Francisco will profit, financially, very largely by reason of this convention and the addition of so many to its transient population, and will be the first and largest beneficiary, the good will not be confined to this city's commercial interests alone, but the entire State will, indirectly, feel the effects.

A number of the interior counties of the State through their Boards of Supervisors and their Commercial Associations, Boards of Trade or Chambers of Commerce, are preparing representation here at that time by a display of the products of their counties, and the Pythian lodges of many of the counties will maintain headquarters at various points in the city for the same purpose.

The gentlemen composing the joint Executive Committee are:

For the Merchants' Association, Messrs. Chas. Bundschu, F. H. Wheelan, A. E. Buckingham, Jacob Salz, H. L. Judell, I. J. Truman and Mr. Wiesenhutte.

For the Order of Knights of Pythias: Messrs. Chas. L. Patton, A. G. Booth, W. C. Graves, H. R. Arndt, Jacob Samuels and H. Schaffner of San Francisco; George Samuels of Oakland and C. F. McGlashen of Truckee, the last-named being the commander in this State of the Uniform Rank or military branch of the order.

The committee is organized as follows: Chairman, Chas. L. Patton; vice-chairman, Chas. Bundschu; secretary, H. Schaffner, with the Union Trust Company as treasurer.

The convention will open on August 11, 1902, and continue for a week or more, and in order to make it as great a success as possible the Joint Committee will begin active work immediately.

LAW-BREAKING BY PERMISSION.

Written for the Review by
HON. HENRY U. BRANDENSTEIN, Supervisor City and County of San Francisco.

The practice of granting permits to violate provisions of the Charter or of the Ordinances of the City and County, that has prevailed for some time, is one seriously to be deprecated.

The granting of a permit to do something not prohibited by law, such for instance as to store crude oil or to place an engine and boiler in a place of business, is proper; for the exercise of discretion in determining the fitness and responsibility of an applicant for such a permit before it is granted is an essential policy of police administration. But if an ordinance prohibits the erection of a certain class of buildings, for instance, why should any one be exempt from its provisions?

DISCRIMINATING LEGISLATION.

The element of personality plays no part in determining the application of the law: all should fare alike in its administration.

A law that would give any officer, or body, discretion to determine who should have the right to erect frame buildings and who should be obliged to erect fire-proof buildings in the same section of the city, would be discriminating and unconstitutional. How can such a law be distinguished from direct legislative permits to a chosen few applicants to violate a law prohibiting the erection of any but fire-proof buildings in a section of the city?

It has been said that that law is best which leaves least discretion to its administrators. All things being equal, all men should have equal rights before the law. And no man's rights should be dependent upon the arbitrary discretion of another.

DISCRETION MUST NOT BE USURPED.

There are certain occupations, such as that of the saloon-keeper, which cannot be regulated perhaps in any other way. But surely there should be no discretion in any governmental officer to determine that one man shall have a right to build a frame building or a building with bay windows, or of a certain height, and that another shall not have the same rights under the same conditions. Such discrimination is repugnant to our inherited principles of justice and in absolute antagonism to our Constitution.

The discretion that is denied to the Board of Supervisors by the law cannot be usurped by them under this special mode of legislation of granting permits to violate an ordinance, and the attempted exercise of such discretion is invalid and vicious.

If an ordinance of the character under discussion is not good for one man it is not good for any man, and it should be amended or repealed. The system of making an ordinance and then giving a man a permit to violate it is a nondescript, dangerous and vicious system of legislation that should be discontenanced in the interest of the community and in the interest of the sanctity of our governmental institutions.

THE BIG SIGN DISEASE.

At the present moment we have become so accustomed to lurid signs that the small advertisement is no longer noticed. We are like an opium eater who requires a small dose at first, but whose system soon fails to respond to the small portion and demands an amount which would kill a person unaccustomed to the stimulant. But if return were had to normal conditions—if there were no enormous signs—we would soon be reached as effectively by small advertisements, with less expense and with no offense to public tastes.—Milo Roy Maltbie in *Municipal Affairs*.

THE CITY A HOUSEHOLD.

We must have a class of office-holders.

We can choose between two kinds of office-holders, but that is all. Our Twentieth Century municipal reform increasingly accepts this proposition and practice, although it is not often consciously accepted by our people as yet.

It does not follow, however, that we must give ourselves up to a class of office-holders or allow them to rule us as they will. Offices are divided into two kinds: legislative and administrative. The function of the legislative officer is to exercise a general control and to represent the community. The municipal council, of course, is the proper legislative body. The municipal council should include men representing all the different interests of the city. The administrative offices, on the other hand, should be filled by experts with permanent tenure of office.

BEST AMERICAN METHODS.

If the Mayor of the city is to be regarded as an administrative officer, then his tenure should be permanent. If he is to be looked upon as a legislative officer, then he should be taken from among the citizens and should not have a permanent tenure of office.

It would seem, however, that he ought, in truth, to be regarded as an administrative officer, although I am aware that it is possible to look upon his office in still a different manner from either of those named.

If some say that these methods are German methods, I would reply that after all they are old American methods and often used in this country, and are still used where we have the best public administration.

The methods which the German city uses are quite similar to those which we use in the management of our best State Universities.

EXPERTS GOVERN OUR UNIVERSITIES.

The instructional force is composed of experts with a permanent tenure of office, or, at any rate, a tenure during good behavior and promotion for merit, and the Board of Regents, which corresponds to the municipal council, is composed of those who represent the community, and see that the University accomplishes the purpose which the people of the State desire it to accomplish. They establish a general policy, but turn over the details requiring expert knowledge to the faculty which has this knowledge.

But I have said that the city is far more than a business concern. This business-concern idea of the city does not, as a matter of fact, move the masses of the people sufficiently to arouse a great amount of genuine enthusiasm. We need a broader basis of reform and a higher aim, and this has forced up a new rallying cry, which we are beginning to hear, namely, the city a well-ordered household. It is this idea which is giving form and shape to the Twentieth Century City.

RICHARD T. ELY,
Director of Economics and Political Science,
University of Wisconsin, in "Municipal Journal and Engineer."

PROTECTING EFFICIENT CONSULS.

H. A. Garfield closed an address on the reform of the Consular service before the last convention of the National League at Boston with these remarks:

"Not all of our Consuls are inefficient. The great majority of them are at present well trained and able. But the more efficient they are, the more important it is that a law be passed to protect them from the slaughter incident to a change of party."

CITIZEN MAKES THE GOVERNMENT.

Written for the Review by
HON. JAMES PHILIP BOOTH, Supervisor City and County of San Francisco.

Municipal advancement depends largely on the personal fitness and ability of the citizens.

There is no denying the fact that the majority of the residents of San Francisco are fit to enjoy and able to create wise municipal government. The evidences are unmistakable. San Francisco is well governed, and, without boasting, it can truthfully be said that it is the best governed of the large cities of the United States.

This is not entirely due to the fact that men of integrity and ability are in public office. Let us give the credit where it belongs, and that is to the people themselves. The citizens, tired of misrule and official incompetency in the past, insisted on a change, and they have it.

PEOPLE SEEM SATISFIED.

The adoption of the new Charter and its inauguration under favorable auspices certainly proved a good beginning, but the work has progressed farther than this. Whatever imperfections may seemingly have appeared in the organic law of the city have been so slight as not to interfere with the successful administration of good government. The test has been made, and by the re-election of a majority of the Supervisors the people have decided that they are satisfied with existing conditions. This has never before happened in San Francisco.

The prophets of evil are always numerous, but others are too busy and too well satisfied with good results to pay much attention to them.

It is maintained by municipal croakers that public affairs are never managed with anything like the success that is obtained in a private enterprise.

The present government of San Francisco is conducted on a plan very similar to that of a mercantile house.

The Assessor gives us our capital, the Supervisors hold the purse strings and Mayor Schmitz sees that the clerks do their duty.

The profits of the business are shown everywhere—better streets, better lights, a clean City Hall, back debts paid, low gas and water rates, a fully paid and efficient Fire Department, a splendid police force, the merit system successful in the clerical department, and, lastly, a decisive vote of 12 to 5 of the Supervisors that the city ought to operate the Geary-street road.

WHAT THE PROFITS ARE.

All these things are profits, and show a fair return on the capital invested. With the expenditure of less than six million dollars, San Francisco has a city government which is as well regulated as a mercantile house.

The Charter fixes the salaries of officials and says that all amounts received by them over their salaries shall be turned into the treasury, and the Supreme Court has just upheld the validity of this section.

Public work is done thoroughly and promptly, particularly in the legislative and executive branches of the government. Since Mayor Schmitz has taken to spending ten hours a day in his office, "going to the races" is not so popular as it used to be. The affairs of the municipality are wisely and economically conducted at the present time, and the credit for this is due to the citizens themselves.

Census statistics show that death rates for cities are relatively lower than those for the country.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.....	President.
Thos Day Co.	
CHARLES BUNDSCHEU.....	First Vice-President.
Gundlach-Bundscheu Co.	
ANDREW M. DAVIS.....	Second Vice-President.
The Emporium.	
O. D. BALDWIN.....	Treasurer.
O. D. Baldwin & Son.	
C. S. BENEDICT.....	Benedict & Turner.
FOSTER P. COLE.....	Sterling Furniture Co.
W. J. DUTTON.....	Fireman's Fund Insurance Co.
MARSHAL HALE.....	Hale Bros.
A. J. MCNICOLL.....	A. J. McNicoll & Co.
W. J. NEWMAN.....	Newman & Levinson.
EDWARD B. POND.....	San Francisco Savings Union.
W. P. REDINGTON.....	Redington & Co.
ROBERT H. SWAYNE.....	Swayne & Hoyt.
A. H. VAIL.....	Sanborn, Vail & Co.
F. H. WHEELAN.....	Southern Pacific Milling Co.
L. M. KING.....	Sec'y and Supt.
GEO. T. WRIGHT.....	Attorney

STANDING COMMITTEES.

PUBLIC AFFAIRS.

EDWARD B. POND, Chairman.

ANDREW M. DAVIS,	A. J. MCNICOLL,
MARSHAL HALE,	A. H. VAIL.

PUBLICITY AND PROMOTION.

CHARLES BUNDSCHEU, Chairman

FOSTER P. COLE,	W. P. REDINGTON,
W. J. NEWMAN,	F. H. WHEELAN,

TRADE AND FINANCE.

ANDREW M. DAVIS, Chairman.

O. D. BALDWIN,	W. J. DUTTON,
C. S. BENEDICT,	ROBERT H. SWAYNE,

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W.....	124 Sutter
Barrow, Wade, Guthrie & Co., Mills Bldg	
Langdon, Walter G.....	Mills Bldg
Mills, Phillipps & Co.....	Mills Bldg

ADVERTISING.

Dodge, Al. Co., The.....	411 E Spreckels Bldg
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ADVERTISING CARDS.

Stuparich Mfg. Co., The.....	141 Fremont
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AGENTS.

Bancroft, Paul.....	History Bldg
Sanderson, Geo. R.....	238 Montgomery
Taylor, H. H.....	Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....	209 Market
Hooker & Co.....	16 Drummond
Osborne & Co., D. M.....	15 Main

ARCHITECTS.

Curlett, Wm.....	314 Phelan Bldg
Curtis, John M.....	126 Kearny
Maggs, Herbert B.....	36 Flood Bldg
Mooser, William & Son.....	14 Grant Ave
Polk, Willis.....	532 Market
Reid Bros.....	Claus Spreckels Bldg
Shea & Shea.....	26 Montgomery
Swain, E. R.....	Crocker Bldg

ART GLASS.

California Art Glass, B. & C. Works....	120 Second
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ART GOODS.

Cohen, H.....	19 Grant Ave
Gump, S. & G.....	113 Geary
Kennedy-Rabjohn Art Co.....	19 Post
Sanborn, Vail & Co.....	741 Market
Schussler Bros.....	27 Grant Ave
Vickery, Atkins & Torry.....	224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....	119 California
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ASBESTOS COVERINGS.

De Solla-Deussing Co.....	129 Spear
McDearmon & Co.....	422 Sacramento

ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co....	3 California
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ASPHALTUM ROOFERS.

Bonnet, B. & Son....	100 Montgomery Ave
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ASSAYING.

Price, Thos. & Son.....	524 Sacramento
Simonds, Ernest H.....	417 Montgomery

AUCTIONEERS.

Butterfield, Wm.....	806 Market
Chase, Fred H. & Co.....	1732 Market
Dinkelspiel, J. S. & Co.....	115 Bush
Ordway, W. C.....	Cor. 6th and King
Spear, E. S. & Co.....	31 Sutter

BAGS, BALE ROPE AND BURLAP.	
Gulf Bag Co.	709 Front
Schmidt, J. & Co.....	115 Drumm

BAKERIES.

Prest & Komsthoeft.....	336 Third
Simkins & Thorp.....	116 Erle

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

NUMBER OF MEMBERS MARCH 1, 1902 - - 1290.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS:

F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.
Merchants' Association of New York

BANKS AND BANKERS.

BOOKS AND STATIONERY.

BROKERS—TICKET.

Ottinger, A..... 620 Market

BROOMS, BRUSHES AND WOODEN-WARE.

Van Laak, The Mfg. Co. 3178 Seventeenth

BUILDING AND LOAN ASSOCIATIONS.

Continental Building and Loan Association 222 Sansome

Pacific States S. L. & B. Co. 410 Pine

BUILDING MATERIALS.

Waterhouse & Price. 29 New Montgomery

BUILDING PAPER MANUFAC-TURERS.

Pacific Refining and Roofing Co. 113 New Montgomery

Paraffine Paint Co. 116 Battery

BUTCHERS.

Baccus, R. T. SW. cor. O'Farrell and Mason

Boyle, Lacoste & Co. 534 Clay

Boyes, James & Co. 108 Clay

Bucknam, Robert F. 307 Sixteenth

Clayburgh & George. 339 Kearny

Decourtieux, A. 529 Merchant

Flagellet, Henry C. 883 Valencia

Hofmann & Woenne. 735 Market

Katz, F. & Sons. California Market

Poly, Heilbron & Co. 339 Sixth

Taaffe, Wm. & Co. 1537, 15th Ave. So.

BUTCHERS' SUPPLIES.

Pacific Butcher Supply Co. 770 Mission

CAPITALISTS.

Bishop, Chas. R. 530 California

Center, John. NE. cor. 16th and Shotwell

Dean, Walter E. 81 Nevada Block

Denman, James. 2318 Steiner

Ehrenfport, Wm. 501 Fillmore

Fontana, Mark J. California and Front sts

Gage, W. S. 330 Market

Hayward, Alvinza. 532 Market

Hopkins, B. W. 324 Pine

Hopkins, Timothy. Mills Bldg

Levy, H. M. 41 Nevada Block

Moore, A. A. Jr. Claus Spreckels Bldg

Phelan, Jas. D. Phelan Bldg

Schmidt, John A. 425 Ellis

Spreckels, Claus. 327 Market

Spring Valley Water Works.

Geary and Stockton

Thompson, R. R. 503 California

CARPENTERS AND BUILDERS.

Murray, S. C. 632 Howard

Nelson, F. 709 Castro

Robinson & Gillespie. 337 Sutter

CARPETS.

Cordes, W. F. Emporium

Cottage Art Carpet Co. 226 Powell

Gullixson Bros. 955 Market

Hulse, Bradford & Co. 760 Mission

Schlueter & Volberg. 217 Sutter

Walter, D. N. & E. & Co. 529 Market

CARPET CLEANING WORKS.

Boston Carpet Cleaning Works.

Cal. Carpet Cleaning Works. 703 Valencia

Hampton & Bailly. 346 Church

Sanitary Cleaning Co. 312 McAllister

Spaulding, J.

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Glenn, A. G. & J. Q.....1321 Market
Grave, B. & Co.....421 Pacific
Holmes, H. E. & Co.....749 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons, Golden Gate Ave & Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....
Wertsch, William.....100 Golden Gate Ave
Market & Tenth
Market & Tenth

CASH REGISTERS.

Autographic Register Co.....523 Market
Freeman, I.....1327 Market

CATERER.

Wheeler, Chas. S.....1231 Polk

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet Cemetery.....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....
Mission

CHARCOAL.

Ghlandt, N. & Co.....Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.....
San Bruno Road and 27th

Western Chemical Co.....Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery

Weule, Louis.....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....101 Powell

Aubin, Aug. H.....1 Grant Ave

Blaskower, M. & Co.....223 Montgomery

Brandt, Jacob.....415 Battery

Carter, Dan P.....842 Market

Gunst, M. A. & Co.....203 Kearny

Heyneman, Herman.....204 Sansome

Judell, H. L. & Co.....314 Sansome

Lane & Connelly.....204 Market

Langstader, L. S.....401 Kearny

Lewis, Wm. & Co.....24 California

Michalitschke Bros.....410 Market

Michalitschke, Chas.....101 Grant Ave

Ordenstein, Max.....322 Battery

Plagemann, H. & Co.....709 Market

Rinaldo Bros. & Co.....300 Battery

Schoenfeld, Jonas.....508 Washington

Schmidt & Bendixen.....3 Market

Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....
NE cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

Weil, W. M. Co.....106 Pine

CIVIL ENGINEERS.

Ferris & Haas.....320 Sansome

CLEANSING COMPOUND.

Utica Manufacturing Co., Inc.....21 Spear

CLOAK AND SUIT HOUSES.

Cailleau, Armand.....114 Kearny

Columbia Cloak and Suit House.....
1022 Market

Davidson, D. M. & Co.....52 First

Golden Gate Cloak and Suit House.....
1230 Market

Kelly & Liebes.....120 Kearny

Messager, E.....145 Post

O'Brien, James.....1145 Market

Stein, J. H. & Co.....716 Market

CLOTHING DEALERS.

Benedict & Turner.....23 Montgomery

Brown Bros. & Co.....121 Sansome

Frank Bros.....535 Kearny

Hirsch Bros.....221 Montgomery Ave

Hirsch, L. & Co.....927 Kearny

Hoffman, Rothschild & Co.....11 Battery

Jewell, G.....530 Kearny

Keilus, Chas. & Co.....132 Kearny

Mandel, Pursch & Wiener.....125 Sansome

Neustadter Bros.....133 Sansome

Prager, A. J. & Sons.....857 Market

Raphael's.....9 Kearny

Roos Bros.....Kearny & Post

Schwartz, A.....62 Third

Straus, Louis.....11 Sansome

Summerfield & Roman...Fifth & Market

COAL DEALERS.

Allen, Chas. R.....144 Steuart

Brooks, Peyton H.....Mills Bldg

Campbell, Arthur C.....524 Second

Cernwall, P. B.....204 Front

Fritch, Geo.....110 East

Greenberg, A. H.....1419 Ellis
Hardman, John.....710 Brannan
Middleton, John.....339 Stockton
Morton, Thomas.....674 Geary
Oregon Coal & Navigation Co.....
Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's John, Sons.....202 Sansome
San Francisco & San Joaquin Coal Co.
Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Wainwright & Easton.....131 Folsom
Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co.....117 Washington

Armsby, J. K. & Co.....138 Market

Biagi, D. & Co.....529 Sansome

Canrey, John.....21 Sutter

California Product Co.....124 California

Christy & Wise Com. Co.....223 California

Cutter & Mosely.....302 California

Dairymen's Union.....128 Davis

Dallman, L. & Co.....226 Clay

LeBernardi, D. & Co.....409 Front

Demartini, John & Co.....315 Washington

Dempster & Son.....320 Sansome

Dennison, W. E. & Co.....123 California

Detels, M. P.....218 California

Dodge, Sweeney & Co.....114 Market

Doyle, H. H. & Co.....511 Clay

Duffy, J. J. & Co.....301 Washington

Eveleth-Nash Co.....422 Front

Field Mercantile Co.....111 Front

Freitas, M. T. & Co.....325 Front

Galli, A. Fruit Co.....516 Sansome

Garcia & Maggini.....100 Washington

Getz Bros. & Co.....111 California

Gray & Barbieri.....309 Washington

Greenway, E. M. Valiejo St. Warehouse

Griffin & Skelley Co.....132 Market

Grinbaum, M. S. & Co, Ltd.....215 Front

Guggenheim & Co.....118 Davis

Guichard, Robt F.....507 Front

Haight, Fred B.....212 Front

Hansen, John R. & Co.....310 Davis

Hilmer & Bredhofer.....36 California

Horstmann & Bruns.....231 Clay

Hulme & Hart.....10 Davis

Hume, R. D. & Co.....421 Market

Hyman Bros.....206 Sansome

Ivancovich, J. & Co.....209 Washington

Kittle & Co.....202 California

Landsberger & Son.....123 California

Leist, C. J. & Co, Sacramento and Davis

Lercari, C. J. & Co.....524 Sansome

Levy, S. M. & Co.....420 Front

Lichtenberg, William.....215 Sansome

Lichtenberg, R.....303 California

Loaiza, W. & Co.....218 Sansome

Lowry, W. G. & Co.....40 California

Macpherson, A. M.....215 Washington

Martin, Feusier & Co.....309 Clay

McLeod, Daniel.....321 Bush

Minaker & Welbanks.....501 Sansome

Montealegre & Co.....239 California

Nardini, A. & Co.....324 Davis

Pettigrew, John M.....210 California

Phillips, M. & Co.....202 Market

Porter Bros. & Co, Washington & Drumm

Price, W. C. & Co.....413 Front

Scatena, L. Co.....104 Washington

Schwarz Bros.....421 Market

Sherwood & Snewood.....212 Market

Sloss, Louis & Co.....310 Sansome

Southern Pacific Milling Co.....224 California

Sresovich, L. G. & Co.....521 Sansome

Tilden, H. N. & Co.....211 Sacramento

Trobock & Bergen.....505 Sansome

Welch & Co.....220 California

Wetmore Bros.....415 Washington

Wheaton, Pond & Harrold.....110 Davis

Williams, The H. A. Co.....308 Market

Wolf & Sons.....321 Davis

Wolff, Max & Co.....423 Front

Young, Carlos G.....122 Davis

Zentner, J. & Co.....Front & Washington

CONFETIONERS.

Bernheim & Blum.....Polk & Sutter

De Martini, L. Supply Co.....112 Front

Gruenhagen & Co.....20 Kearny

Guillet, Chas.....405 Larkin

Haas, Geo. & Son.....810 Market

Hromada, Adolph.....222 Battery

Lechten Bros.....1257 Polk

Maskey, Frank.....32 Kearny

Roberts, Geo. F. & Co.....Bush

Rothschild & Ehrenpfort.....35 Main

Strohmeier, W. A. & Co.....1006 Market

Seidl, J. & Co.....658 Mission

Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel.....N.E. cor. Broadway and Front

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph.....39 Flood Building

COTTON GOODS.

California Cotton Mills Co.....310 California

CRACKER MANUFACTURERS.

American Biscuit Co.....Broadway and Battery

Macdonald, J. G.....1120 Market

Pacific Coast Biscuit Co.....601 Folsom

CREDIT BUREAU.

Merchants' Credit Assn. of Cal.....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine

Cowen & Cowen.....813 Market

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.....125 Geary

GROCERS.

Bibo, Newman & Ikenberg.....1447 Polk
 Claussen, C.....23d and Capp
 Cluff, William Co.....18 Front
 Coghill & Kohn.....300 Front
 DeWitt, M. & Co.....221 Third
 Ehlers & Ohlsen.....300 O'Farrell
 Ehrman, M. & Co.....104 Front
 Foge, J. M.....5th and Mission
 Goldberg, Bowen & Co.....432 Pine
 Graham, John T.....Precitia Ave. & Alabama St
 Granucci Bros.....521 Front
 Haas Bros.....100 California
 Hartert, Hayes & Co.....216 Front
 Hogan, The Howard H. Co.....101 Pine
 Hollmann, Henry.....2805 Mission
 Irvine Bros.....1302 Polk
 Leinenbaum, L. & Co.....222 Sutter
 Lennon, John A.....315 Clay
 Levi, H. & Co.....36 Market
 Meyer, A. & Co.....16 Sacramento
 Parks Bros. & Co.....418 McAllister
 Rathjen Bros.....39 Stockton
 King Bros.....19th & Castro
 Smith's Cash Store.....27 Market
 Stulz Bros.....523 Montgomery Ave
 Sussman, Wormser & Co.....
S. E. cor. Market and Main
 Tillman & Bendel.....327 Battery
 West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bremer, O. A.....820 Kearny
 Clabrough, Golcher & Co.....533 Market
 Shreve & Barber.....511 Kearny

HAIR DEALERS.

Goldstein & Cohn.....822 Market

HARDWARE.

Baker & Hamilton.....2 Pine
 Bennett Bros.....35 Sixtn
 Brown, Chas. & Son.....807 Market
 Brownlee, J. P.....1612 Market
 Dunham, Carrigan & Hayden Co.....19 Beale
 Froelich, Christian.....202 Market
 Holbrook, Merrill & Stetson.....235 Market
 Ils, J. G. & Co.....514 Kearny
 Kohn, L. H.....
N. W. cor. Polk & Sacramento
 Lloyd-Scovel Iron Works.....159 Fremont
 Mangrum & Otter, Inc.....581 Market
 Marwedel, C. F.....58 First
 Miller, Sloss & Scott.....
Mission and Fremont
 Montague, W. W. & Co.....309 Market
 Montanya, J. de La Co.....606 Battery
 Mossford, Moses.....3885 24th
 Osborn Hardware & Tool Co.....414 Market
 Palace Hardware Co.....603 Market
 Philpott & Armstrong.....823 Market
 Rosekrans, H. & Co.....511 Sixth
 Smith, Peter A.....614 Fourth
 Tay, Geo. H. Co.....49 First
 Taylor & Pritchard.....12 Market

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
 Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
 Colman Co.....130 Kearny
 Fisher & Co.....9 Montgomery
 Hink, Jaenickie & Co.....29 Second
 Kline, Louis & Co.....106 Bush
 Lundstrom, K. A.....605 Kearny
 Meussdorffer K. & Son.....8 Kearny
 Triest & Co.....116 Sansome

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
 Chase, W. W. Co.....1938 Market
 Ellis, H. C. & Co.....105 Steuart
 Goss, Chas. E.....2100 Mission
 Meyer, Albert.....2303 Geary
 Merrow, Geo. & Co.....303 California
 Peters & Cowie.....591 Sixth
 Scott & Magnier.....615 Sixth
 Somers & Co.....564 Sixth
 Vermeil, J. L.Seventh & Brannan

HEATING AND VENTILATING.

Grannis, J. G. & Co.....565 Mission
 Royal Heating Co., Inc.....210 Mason

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel.....Bush near Kearny
 Colonial Hotel.....Pine & Jones
 Gallagher, John P.....Langham Hotel
 Holm & Saxtorph, Baldwin House...
30 Ellis
 Hotel Bella Vista.....1001 Pine
 Hotel Rafael.....San Rafael
 Kirkpatrick, John C.....Palace Hotel
 Occidental Hotel.....Montgomery
 Stewart, M. & C.....431 Ellis
 St. Nicholas.....Market and Hayes
 Turpin, F. L. The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co.....22 Second

ICE DEALERS.

Consumer's Ice Co.....420 Eighth
 Merchants' Ice and Cold Storage Co....212 Clay

Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
 Alliance Assurance Co.....416 California
 Baggs & Stovel.....411 California
 Berthau, Cesar.....423 California
 Butler & Hewitt.....413 California
 Com'l Union Assurance Co.....
416 California
 Craig, Hugh.....210 Sansome
 Davis, J. B. F. & Son.....215 Sansome
 Dornin, Geo. D.....Sansome & Bush
 Fidelity & Casualty Co. Mutual Life Bldg

FIREMAN'S FUND INSURANCE CO.

Forbes, A. B. & Son.....Mutual Life Bldg
 Grant, Geo. F.....221 Sansome
 Guite & Frank.....303 California
 Herold, Rudolph, Jr.....415 California
 Ins. Co. of North America.....412 California
 Landers, William J.....205 Sansome
 Liverpool & London & Globe Ins. Co.
 The.....422 California
 Manheim, Dibbern & Co.....217 Sansome
 Milwaukee Mechanics' Ins. Co.....
410 California
 Natham & Kingston.....501 Montgomery
 New York Life Ins. Co.....Mills Bldg
 New Zealand Ins. Co.....312 California
 Norwich, Union Fire Ins. Society.....
314 California
 Pacific Mutual Life Ins. Co. of California
Montgomery & Sacramento
 Pacific Surety Co.....Safe Deposit Bldg
 Parker, Chas. M. T.....214 Pine
 Potter, Edward E.....322 Montgomery
 Preferred Accident Insurance Co.....
Mills Bldg
 Shields, A. M.....Crocker Bldg
 Transatlantic Fire Ins. Co. 213 Sansome
 Turner, Geo. W.....315 Safe Deposit Bldg
 Vess, Conrad & Co.....204 Sansome
 Watson, Taylor & Sperry.....322 Pine
 Watt, Rolla V.....Pine & Sansome
 Wilson, Horace.....201 Sansome

IRON WORKS.

California Iron Yard.....640 Second
 Morton & Hedley.....234 Fremont
 Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
 Nippon Company.....403 Geary
 Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
 Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
 Barth, Rudolph.....141 Post
 Brittain & Co.....22 Geary
 California Jewelry Co.....134 Sutter
 Eisenberg, A. & Co.....126 Kearny
 Elgin National Watch Co.....206 Kearny
 Glindeman, N. W.....5 Third
 Greenzweig, George & Co.....206 Kearny
 Hall, A. I. & Son.....643 Market
 Judis, Alphonse Co.....4 Chronicle Bldg
 London Diamond Co. 35 New Montgomery
 Lundberg & Lee.....232 Post
 Nerdman Bros.....134 Sutter
 Phelps & Adams.....120 Sutter
 Radke & Co.....118 Sutter
 Rothschild & Hadefeldt.....207 Sutter
 Schumacher & Co.....621 Market
 Schussler, M. & Co.....713 Market
 Schwartz, K. G.....502 Battery
 S. F. Diamond House.....225 Sutter
 Shreve & Co.....Crocker Bldg
 Sorenson, James A. Co.....103 Sixth
 Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk207 Sutter

KNITTED GOODS.

Gantner & Mattern.....20 Post
 Ifister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
 Jacobs & Co.....113 Kearny
 Magnin & Co.....920 Market
 Marks Bros.....1210 Market
 Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Feder, M.....574 Geary
 Flamin, G.....1435 Polk
 Frances, M.....796 Sutter
 Gadner, A.....2012 Fillmore
 Lowenthal & Co.....914 Market

LAMPS.

Boesch Lamp Co.....585 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
 S. F. Laundry Association.....131 Ellis
 U. S. Laundry Association.....311 Sixteenth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co. 583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co. 438 Montgomery

LEAF TOBACCO DEALERS.

Conradi & Goldberg.....730 Montgomery
 Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front
 Brown & Adams.....109 Battery
 Frank, S. H. & Co.....408 Battery
 Harpham & Jansen.....524 Washington
 Klopper & Dulfer.....209 Mason
 Kullman, Salz & Co.....106 Battery
 Wagner Leather Co.....306 Clay

LIGHT AND POWER COMPANIES.

Equitable Gas Light Co. 516 California

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm

LITHOGRAPHERS.

Bosqui Printing & Engraving Co....
523 Clay
 Britton & Rey.....525 Commercial
 California Lithograph Co.518 Clay
 Mutual Label & Litho. Co. 2d & Bryant
 Roesch, Louis Co.....325 Sansome
 Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....409 Taylor
 Kelly, Thos. & Sons.....1629 Pine

McCord, Alex & Co.....221 Ellis
 Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....Fifth and Hooper
 Blyth & Trott.....Spear and Mission
 Caspar Lumber Co.....20 California
 Doe, Chas. F. & Co.....101 Howard
 Dolbeer & Carson.....10 California
 Gray's Harbor Commercial Co.....
237 California
 Heywood, Franklin.....5 Market
 Hihn, F. A. Co.....Santa Cruz
 Hooper, C. A. & Co.....204 Front
 Hooper, F. P. & J. A.4 California
 Jones, Richard C. & Co.....739 Bryant
 Meyer, Adolph.....1510 Devisadero
 Morrison Lumber Co.....732 Brannan
 Pope & Talbot.....314 California
 Renton, Holmes & Co.....35 Steuart
 Scott & Van Arsdale L. Co.....
Fifth and Brannan
 S. F. Lumber Co.....Third & Berry
 Sierra Lumber Co.....320 Sansome
 Simpson Lumber Co.....14 Spear
 Truckee L. Co. of S. F.6 California
 Union Lumber Co.....Sixth & Channel
 Wigmore, John & Sons Co.....29 Spear

MACARONI MANUFACTURERS.

California Italian Paste Co.....
347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Brownell, Jas. S.....132 Market
 California Tool Works.....143 Beale
 Cyclops Iron Works.....223 Main
 Evans, C. H. & Co.....183 Fremont
 Garratt, W. T. & Co. Fremont & Natoma
 Hall, Robert.....108 Main
 Harron, Rickard & McCone. 21 Fremont
 Henshaw, Bulkley & Co.....
Fremont and Mission
 Martin Pipe & Foundry Co.....
33 New Montgomery
 Meese & Gottfried Co.....167 Fremont
 Moore, Chas. C. & Co.....32 First
 Oriental Gas Engine Works.....229 Folsom
 Pacific Tool and Supply Co. 467 Mission
 Ralston Iron Works.....222 Howard
 Swain Hadwen Mfg. Co.....215 Spear
 Tatum & Bowen.....34 Fremont
 The Compressed Air Machinery Co.
26 First
 Union Gas Engine Co.....244 First
 Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F.....12 Drumm
 Hughson & Merton.....105 Front
 Industrial Development Co. Flood Bldg
 Marsh & Kidd.....522 Market
 Poett & Center.....123 California
 Robinson & Towart.....226 Bush

MATCH MANUFACTURERS.

Metropolitan Match Co.....5 Front

MATTRESS AND UPHOLSTERY.

Schrock, W. A.....21 New Montgomery

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons.....123 Montgomery
 Baumel, Fred J.....1608 Market
 Berman, O.....48 Ellis
 Brenner-Ulman Co., The.....17 Battery
 Bullock & Jones Co.....105 Montgomery
 Carter, Frank J.....7 Battery
 Cluet, Peabody & Co.....8 Battery
 Elrick & Webster.....207 Montgomery
 Gibson, J. T.....1204 Market
 Greenebaum, Weil & Michels. 17 Sansome
 Hansen & ElrickMarket & Third
 Keller, M. J. Co.....1028 Market
 Lewison, J. L. & Co.....953 Market
 Meyerstein Co.6 Battery
 Morgan Bros.....229 Montgomery
 Schoenfeld, Adolph.....1324 Market
 The Toggery.....628 Market
 Webster, Jas. S. & Sons.....522 Market

MERCHANT TAILORS.

Block & Georges.....119 Sutter
 Growall, W. L. Co.....Crocker Bldg
 Lemos, Leon.....1117 Market
 Lyons, Charles.....721 Market
 Poheim, J. T.....1110 Market
 Reid, John.....907 Market
 Smith, J.906 Market
 Williams Bros.....111 Sutter

METAL WORKS.

American Can Co.....209 Mission
 Finn, John Metal Works.....313 Howard
 Pacific Metal Works.....139 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Pacific Micro Materials Co.....
432 Montgomery

MILK AND CREAM.

Berkeley Farm—N. J. Nelson. 1228 Folsom
 Cal. Milk Producers' Assn.423 Turk
 Jersey Farm Co.851 Howard
 Millbrae Co.Ninth and Mission
 S. F. Cream Depot.....1929 Mission

MILLINERY.

Coughlan, Jas.....919 Market
 Hinckley, S. & Bro.....543 Market
 Holm & Nathan512 Market
 Muller & Raas Co.....731 Market
 Spencer & Mitau.....1026 Market
 Toplitz, R. L. & Co.....545 Market

MILLWRIGHTS.

Dibert Bros Mfg Co.....225 Mission

MINERAL WATERS.

Consumer's Seltzer Water Co. 2157 Folsom
 Eggers, Chas. & Co.....118 Eureka
 Mt. Shasta Mineral Spring Co.
Sixth and Brannan

MINERS' AND ASSAYERS' SUPPLIES.

Taylor, John & Co.....63 First

MINGING COMPANIES.

Alaska Treadwell Gold Mining Co.

Mills Bldg

Bourn, W. B.....401 California

Bouvier, Alfred Crocker Bldg
 Quarre, Geo.....Cal. Safe Deposit Bldg

MUNICIPAL ENGINEERS.

Ridley, A. E. Brooke. 598-99 Parrott Bldg

MUSICAL INSTRUMENT DEALERS.

Allen, Wiley B. Co.....931 Market

Curtaz, Benj. & Son.....20 O'Farrell

Kohler, Chase.....28 O'Farrell

Mauvais, The Zeno Music Co. 769 Market

Mauzy, Byron.....308 Post

Sherman, Clay & Co.....139 Kearny

MUSLIN AND FLANNELETTE UNDERGARMENTS.

Reynolds, Geo. W.....597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....211 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.....109 Sansome

NOVELTY AGENT.

Bentham, W. C.....1832 Market

OILS.

Arctic Oil Works.....30 California

Standard Oil Co.421 Market

Weed, F. F. Sec'y Lion Oil Co.
927 Market**OPTICIANS.**

Berteling Optical Co.16 Kearny

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....510 Montgomery

PRINTERS.

Bent & Meyerderks.....40 California Commercial Publishing Co. 34 California Cubery & Co.....587 Mission Dempster Bros. Glen Park Av. & Bond Eastman, Frank & Co.....509 Clay Freygang-Leary Co.113 Davis Hughes, Edward C.511 Sansome Janssen Printing & Binding Co.23 Stevenson

Monahan, John & Co.412 Commercial Munk, R.805 Mission Murdock, C. A. & Co.532 Clay Myself-Rollins Co., The.22 Clay Partridge, John.306 California Pernau Bros.543 Clay Phillips, Smyth & Van Orden.508 Clay Roberts, John W.220 Sutter Spaulding, George & Co.414 Clay Stanley-Taylor Co., The.656 Mission Sterett Printing Co.933 Market Stuetzel & Co.109 California

PRINTERS' INK.

Reed & Goodman.....513 Sacramento

PROPERTY OWNERS.

Andros, Milton.320 Sansome Crocker Estate Co.54 Crocker Bldg Flood, James L.7 Nevada Block Hancock, R. J.928 Broderick Hewes, D.412 Kearny Hooker, C. J.917 Bush Law, Hartland.2304 Van Ness Ave Mackay, John W.7 Nevada Block Martel, J. L.Mountain View, Cal Marye, Geo. T., Jr.234 Montgomery Rodgers, Arthur.16 Nevada Block Shields Estate Co.324 Bush Wells, W. H.Mills Bldg Wilson, A. W.Hotel Richlieu

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.149 First Jackson, Byron Machine Works....411 Market

RAILROAD TILES AND TAN BARK.

Bender Bros.5 Market

REAL ESTATE DEALERS.

Ashton & Gardiner.411 Montgomery Babin, Landry C.413 Kearny Baldwin & Howell.10 Montgomery Baldwin, O. D. & Son.22 Montgomery Breese, G. L. & Co.412 Pine Buckingham, A. E.26 Montgomery Burnham & Marsh Co.20 Montgomery Center & Spader.11 Montgomery Coffin, D.3323 Mission Crim, W. H. & Co.118 Montgomery Davis, Alfred E.230 Montgomery Easton, Eldridge & Co.633 Market Flinn, Harrington & Co.238 Montgomery Giselman, William, Trustee.120 Phelan Bldg Griffin, Marion.719 Market Hendricksen, William & Co.614 Claus Spreckels Bldg Heyman, Jacob & Son.117 Sutter Hooker & Lent.14 Post Investors' Agency, The.137 Montgomery Madison & Burke.626 Market Magee, Thos. & Sons.5 Montgomery McAfee Bros.108 Montgomery McElroy, R. D.4 Phelan Bldg Oliver, B. P.114 Montgomery Patterson, Geo. W. H. & Co.11 City Hall Sq Pforr, John.403 Pine Rich, A. J. & Co.112 Montgomery Schlesinger, Nathan.304 Montgomery Shainwald, Buckbee & Co.210 Montgomery Smith, Julien.420 Montgomery Strassburger, I. & Co.349 Pine Umbens, G. H. & Co.14 Montgomery Von Rhein Real Estate Co., Inc.513 California

RECREATION GROUNDS.

Herman, R.Harbor View Park

REFINERS.

Selby Smelting & Lead Works.....416 Montgomery

RESTAURANTS.

Bay State Restaurant.29 Stockton Berger, John.332 Pine Blanco & Brun.N.E. cor. Eddy & Mason Breuss, M. A.70 Third Christesen, M. A. C.26 Fifth Collins & Wheeland.329 Montgomery Detjen & Mengel.35 Market Galindo, F. B.205 Kearny Gutzeit & Malfanti.110 O'Farrell Johnson Restaurant Co.725 Market Krone, F. W.35 Geary Larsen, C. G.16 Eddy Loupy, Noel P.126 Geary Page & Falch.Turk and Mason Peterson, P.623 Kearny Pouchan & Schlatter.33 O'Farrell Priet, P. & Co.Geary and Stockton Ruediger & Loesch.111 Larkin Schwarz & Beth.O'Farrell and Market Swain, Frank A.213 Sutter Techau, R. J.Mason near Ellis Westerfeld, P. & Co.1035 Market Wicker & Hermanson.Market and Park Ave Young, H. H.228 Kearny Zinkand, Chas. A.927 Market

RIGGERS.

Rice, Peter.17 Howard

RUBBER GOODS.

Bost. Wov. Hose & Rubber Co.14 Fremont Bowers Rubber Co.42 Sacramento General Supply Co.537 Mission

SAFES.

Hall's Safe & Lock Works.605 Market Hermann Safe Co.417 Sacramento Parcells-Greenwood Co.216 California

SAW WORKS.

California Saw Works.210 Mission Simonds Saw Co.33 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.122 McAllister

SCOTCH TWEEDS.

Craig Bros.120 Sutter

SCREEN WORKS.

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SEEDS AND GRAIN.

Bowen, E. J.815 Sansome Hillens, F.200 Davis

SEEDS AND PRODUCE.

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SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.17 Spear Gladding, McBean & Co.1358 Market Steiger Terra Cotta & Pottery Works1556 Market

SEWING MACHINES.

Evans, J. W.1021 Market Jackson, Wm. E.612 Montgomery Singer Mfg. Co.22 Post White Sewing Machine Co.300 Post Wilcox & Gibbs Sewing Machine Co.334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.83 Fremont

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SILK MANUFACTURERS.

Carlson-Currler Co.8 Sutter Nonotuck Silk Co.535 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co.535 Market

SOAP & TALLOW MANUFACTURERS.

Flischbeck & Gootz.307 Sacramento Lille, Charles. N.W. cor. Bay & Webster Luhn, Otto & Co.117 Diamond Newell & Bro.217 Davis

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Becht, J. G. & Co.304 Stockton Belfast Ginger Ale Co.Union & Octavia

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SPORTING GOODS.

St. Germain Billiard Co.17 Fremont

STAMP DEALERS.

Makins & Co.506 Market Sellschopp, W. & Co.118 Stockton

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Everding, J. & Co.48 Clay

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Elake, Moslitt & Towne.55 First Bonestell & Co.401 Sansome Crocker, H. S. Co.215 Bush Heyemann, Milton.415 Montgomery Le Count Bros.533 Market Zellerbach, A. & Sons.418 Sansome

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Eschen & Minor.8 Mission Freese, A. C.55 Mission Menzies, Stewart & Co.514 Battery Woodside, A. & Co.Halleck & Leidesdorff

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Stelzer & Kerr.350 Main

STOVES AND RANGES.

Schiess, John C.13 Bluxome

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Empire State Surety Co.104 Sutter

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SURVEYING INSTRUMENTS.

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TAILOR TO TRADE.

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TENTS AND AWNINGS.

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Walter Orpheum Co.113 O'Farrell

TIN CAN MANUFACTURERS.

Union Can Co. of S. F.Battery & Lombard

TITLE INSURANCE.

California Title Ins. and T. Co.Mills Bldg

TOWEL COMPANIES.

Mercantile T. & L. Co.251 Jessie S. F. Towel Co., The.10 Folsom

TRANSFER COMPANIES.

Commercial Transfer Co.115 O'Farrell

Morton Special Delivery Co.110 Battery

Pacific Transfer Co.20 Sutter

People's Express Co.20 Market

River Express Co.10 Drumm

Wells, Fargo & Co.'s Exp.M & Mission

TRUNKS.

Fivefield, E. L. & Co.63 Stevenson

Hirschfelder & Meaney.14 Sutter

Malm, C. A. & Co.220 Bush

Oppenheimer, James.1 Ellis

TRUSSES AND ELECTRIC BELTS.

Pacific Electric Belt & Truss Co.

TURKISH BATHS.

Burns, Edw. F.11 Grant Ave

Greenhood, L. H.222 Post

Lindstrom & Johnson.415 Sutter

TYPEWRITERS AND SUPPLIES.

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Bannan's Typewriter Exchange.307 Montgomery

Bornemann, Geo. C. & Co.117 Sutter

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Wyckoff, Seamans & Benedict.211 Montgomery

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Gray, N. & Co.61 Sacramento

Halsted & Co.94 Mission

Maass, H. F.917 Mission

Truman, Chas. H. J. & Co.318 Mason

United Undertakers' Association.27 Fifth

Valente, Marini & Co.1524 Stockton</p

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

BREEDING CONTEMPT OF THE LAW. Supervisor Brandenstein calls attention in this issue of the "Review" to an abuse in American municipal legislation that has come as near attaining respectability through age as any abuse can; that is, the practice of exempting petitioners from the operation of ordinances made to bear on all alike, but which some find it to their interest to evade.

Somebody wants to build a wooden structure inside the fire limits. He runs to the Supervisors and gets their permission to do something manifestly improper and dangerous. Or he wants to run up a sky-scraper higher than the law allows. That may not be improper or dangerous, and if it is not, he ought not to have to ask permission of the legislative body. It does not matter how extensive the practice may be nor how respectable the persons in whose favor exemptions are made, the granting of such exemptions constitutes a public evil example, and tends to break down regard for the law in the mind of the general public.

The Board of Supervisors ought to have more regard for its dignity and for the solemnity of its public functions than to set aside one of the least of its official acts for any individual.

THE WIDENING OF THIRD ST. If San Francisco continues its present growth, it will soon be facing the necessity of widening Third street between Mission and Townsend. Already the traffic on that thoroughfare is badly congested, and is growing worse daily.

Because of the peculiar topography of the city, certain of its streets inevitably tend to become main highways. That is the case with Third street. The Southern Pacific freight houses are at Fourth and Townsend, but instead of going up Fourth street, the greater part of the freight traffic naturally seeks the easiest grade, and is added to the passenger traffic from the depot on Third. By the time it reaches Mission it is pretty well drained away by the intersecting thoroughfares, but in the meantime there is a badly, even dangerously, crowded stretch, the difficulties of which are complicated by a double line of street-car track and by the presence at certain hours of numbers of hacks and private equipages.

The street was wide enough in the seventies. Nobody complained of it then. But these are other times. The city has already outgrown many a provision made for it in "early days," and which the providers thought would serve forever. And the moral of this is that anything arranged for present needs only is going to be outgrown again. Whatever improvements are made now should be made for the future as well as the present. There would be little use of widening Third street unless it were made wide enough to accommodate the traffic that will be constantly increased by the grow-

ing wholesale district south of Market street.

The street should be at least thirty feet wider between the curbs. The widening of it could be effected by condemning enough property from Mission street southeastward for six blocks down to Townsend.

It would be necessary to issue bonds for the purpose, but the advantage gained would be worth it. It would give us a broad esplanade which could be "parked" down the center and made to resemble Canal street in New Orleans, or which without parking would be like the

north end of Michigan avenue, Chicago—ample for all the traffic that needed to use it, and a pleasant and impressive approach to the center of the city for people coming up the coast.

There is nothing in the matter of a bond issue that ought to frighten anybody. It is the way fine cities are made. If such an improvement were so obviously needed in Paris, the municipality would make it without a second thought.

Board of Directors' Proceedings.

DIRECTORS' MEETINGS.

Four regular and two special meetings of the Board of Directors have been held during the past month. Besides the regular meetings of the entire Board, four special committee meetings have been held by the Standing Committees.

ADMINISTRATION OF CHARITY.

The proposed plan for the establishment of a Central Committee of Endorsement of the Charities of San Francisco, has met with the almost unanimous approval of the members, only eleven signifying their disapproval. The following three members have been appointed to represent the Merchants' Association on the Central Committee:

Andrew M. Davis, of the Emporium and Golden Rule Bazaar.

Horace Davis, of the Sperry Flour Co.

John F. Merrill, of Holbrook, Merrill & Stetson.

As soon as the other representatives on the committee are appointed, and the committee is organized and ready for work, the members of the Merchants' Association will be duly notified and can thereafter require solicitors to show an endorsement from the Central Committee that the assistance required is for a legitimate and worthy purpose.

NEW OFFICERS.

L. M. King, former Assistant Secretary and Superintendent has been elected Secretary and Superintendent in place of J. Richard Freud, deceased, the former Secretary and Attorney.

George T. Wright, of the firm of Wright & Wright, Room 8, Tenth Floor, Mills Building, has been appointed Attorney for the Association, and members will be furnished with legal advice as heretofore.

MYSTIC SHRINERS' CONVENTION.

Another important convention gathering, the annual convention of the Imperial Council of the Nobles of the Mystic Shrine, is to be held in San Francisco in June of this year, and the board of directors has appointed the following two members as a special committee to assist in the work of making the convention a success:

C. S. Benedict of Benedict & Turner.

Marshall Hale of Hale Bros.

RUBBISH ON THE STREETS.

The attention of the Chief of Police has been called to the amount of rubbish swept from stores and dropped by vegetable and garbage wagons upon the pavements. It has been requested that the patrolmen throughout the city give special attention to the prevention of this annoyance.

THE NEW CUSTOM HOUSE.

As the present Custom House is totally inadequate for the needs of this port, action has been taken by the Board of Directors in connection with the other commercial bodies, in sup-

port of the bills now before Congress for the erection in San Francisco, on the present site, of a new Custom House adapted to the growing necessities of the city.

REPAIRING PAVEMENTS.

While our stone block streets are in better condition than they have been for a long time, they are still far from being satisfactory to the public. On many blocks, patching is of little use and the entire surface should be relaid. If this were done on a number of our basalt paved blocks, they could be put in good condition at small cost and the money required to repave them could be used in removing cobbles from our business streets.

The Board of Directors has taken up the matter of having the stone block and bituminized streets more thoroughly and expeditiously repaired, and when the budget is prepared for the next fiscal year will endeavor to have ample provision made for this very necessary improvement.

NEW MEMBERS.

The following fourteen new members have been elected during the month:

J. P. Brownlee, hardware and stoves, 1612 Market street.

Mark J. Fontana, capitalist, California and Front streets.

Pacific Meter Co., gas meters, 17 Fremont street.

William E. Jackson, sewing machines, 612 Montgomery.

The Haskell & Jones Co., opticians, 243 Grant avenue.

Shanahan Florist Co., florists, 107 Powell street.

W. T. Beck & Sons, painting and decorating, 729 Devisadero street.

Henry Eisenberg, boots and shoes, 406 Kearny street.

Hagopian & Co., Oriental rugs, 230 Post street.

Robert Wallace, furrier, 219 Grant avenue.

A. H. Greenberg, coal, 1419 Ellis street.

Elrick & Webster, men's furnishing goods, 209 Montgomery.

J. W. Thoms, Agt. Lamson Consolidated Store Service Co., Claus Spreekels Bldg.

J. G. Grannis & Co., heating and ventilating, 525 Mission street.

SPREAD OF THE METRIC SYSTEM.

United States Consul Haynes of Rouen, France, in a recent report states that the metric system is now in use in the following countries: Germany, Austria-Hungary, Belgium, Spain, France, Greece, Italy, Netherlands, Portugal, Roumania, Servia, Norway, Sweden, Switzerland, Argentine Republic, Brazil, Chili, Mexico, Peru and Venezuela, and recommends that Americans having dealings with any of these countries use the system.—*Science and Industry*.

MERCHANTS' ASSOCIATION



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Published Monthly by the Board of Directors

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VOL. 6.

SAN FRANCISCO, CAL., APRIL, 1902.

No. 68.

San Francisco's Federal Building has entered on its last stage of construction. Contracts aggregating \$1,130,000 were let recently and when the work for which they provide is finished the fabric will be practically complete.

These contracts are for the interior finish, \$910,000, which went to the Davidson Brothers Marble Company, of Chicago, and for the mechanical equipment, \$220,000, secured by the Joseph McWilliams Company, of Louisville, Ky. Material is being collected and sub-contracts are being let for these branches of the work, which Superintendent Roberts expects to see completed in about two years, making approximately six years for



SAN FRANCISCO'S NEW POST OFFICE

the growth of this stately structure.

With the exception of the temporary fence and the unfinished approaches, the photograph shows the exterior practically completed. The granite is a California product, and its intricate carving is as near perfection as can be attained in such refractory stuff. There are also terra cotta cornices and mouldings, and other exterior decorations, that are the product of California manufacturers.

It is claimed by the builders that the interior finish will be the finest in any federal building in the country. According to Superintendent Roberts, it will not be excelled even in the beautiful postoffice now being erected in Chicago.

CHARITIES ENDORSEMENT COMMITTEE IS READY FOR WORK.

PLANS HAVE BEEN PERFECTED TO PROTECT THE COMMUNITY FROM FRAUDULENT SOLICITORS.

Written for the REVIEW by Katherine C. Felton, Secretary of the Committee, and of the Associated Charities.

In the issue of this journal for May, 1900, there appeared an article by Mr. Andrew M. Davis, entitled, "A Plan for the Administration of Charity," in which the Merchants' Association was urged to take the initiative in devising some systematic plan which should insure adequate support to the legitimate charities of the city while making impossible the existence of the illegitimate and inefficient.

As a result of the interest awakened by this article, the Directors of the Merchants' Association in August, 1900, appointed a standing committee, whose duty it should be to make a careful study of the subject, with the end in view of formulating and submitting some definite plan.

About this time there came to San Francisco

a professional promoter, who, in a few months, cheated the charitably disposed out of several thousand dollars, and who became so bold as to solicit for an organization that did not even exist. His success made evident the necessity for some supervision over the collection of money ostensibly raised for charity, and impressed the committee with the importance of the work before it.

TIME NOT RIPE FOR A CENTRAL FUND.

The methods found successful in other cities were carefully considered, but it was not until December, 1901, that a definite plan was formulated. At that time the subject was carefully reviewed by Mr. Davis, and the general secre-

tary of the Associated Charities, and the conclusion reached that while the establishment of a central fund was the end to be worked for, the time was not yet ripe for it. It was seen that the collection and administration of such a fund presupposed a knowledge of the situation which no one in the community possessed; that therefore, as a preliminary step, it was necessary that a group of representative persons be given time and opportunity to learn the standing of the philanthropic organizations of the city, and to collect the data necessary to formulate a charity budget.

With this end in view, a plan was presented and accepted by the Directors, both of the Merchants' Association and the Associated Charities. In its final form it is as follows:

- (1) That there be established a Charities' Endorsement Committee made up of three representatives from the Merchants' Association, two from the Associated Charities, and two persons identified with charities at large, the latter two chosen, in the first instance, by the other five members of the committee;
- (2) That the members individually be asked to give only to those organizations which should be endorsed by this central committee.

STRONG SUPPORT OF THE PLAN.

As the success of the plan undoubtedly depended upon its general acceptance, a circular was sent out by the Directors to the individual members of the Merchants' Association outlining the plan and asking for an expression of opinion. Of 500 members answering, 489 expressed themselves in favor of the establishment of an Endorsement Committee, and signed a statement supporting the policy of giving only to those charitable enterprises which received the committee's endorsement.

On the strength of this vote the following persons were appointed to represent the Merchants' Association on the Endorsement Committee:—Mr. Andrew M. Davis, Mr. Horace Davis, and Mr. John F. Merrill. From the Associated Charities there were appointed Mr. Osgood Putnam and Miss Jessica Peixotto. These members met and completed the committee by the selection of Mr. Herbert W. Lewis and Rev. D. O. Crowley as representatives of the charities at large. Mr. Lewis is superintendent of one of the oldest and most respected charities of the city, and is himself a trained expert. Rev. D. O. Crowley was suggested by the archbishop, and is the representative of the Catholic Charities.

The personnel of the committee, as thus constituted insures honest and impartial work.

At its meeting of February 28, organization was effected by the selection, as president, of Mr. John F. Merrill, and by April 1st the committee will be ready to receive formal applications for endorsement.

After that date, merchants and members of the community generally are urged to require the endorsement of the committee from charities soliciting money.

RULE SHOULD APPLY TO ALL.

The well known and established charities should be made no exception to this rule, and this not because their efficiency is called in question, but because it is impossible to establish a standard unless all are forced to comply with it. Every physician is required to have a license and a diploma, not necessarily because his individual skill is doubted, but because only in this way can a professional standard be established and the community protected from the quack.

Every authorized collector will be furnished by the committee with a card of endorsement duly signed by the president and secretary of that body. It should be thoroughly understood that this endorsement is in no sense a recommendation from the committee, or a request to the public to donate to the charity holding the card. It is simply a certification that the committee, after investigation, finds the purposes and the methods of the society in question such as it can endorse.

From time to time the committee will issue the list of endorsed charities, and in case of any uncertainty as to the standing of a charity applying by letter for assistance, information can be obtained from the secretary of the committee, who is also the general secretary of the Associated Charities.

It is proper to explain the relation established between the Charities' Endorsement

Committee and the office force of the Associated Charities.

COMMITTEE IS COMPLETELY INDEPENDENT.

It was seen from the first by those interested in the plan that it was absolutely essential to success that the responsibility for final decision should in every case rest with the committee, made up as it was of independent, unsalaried persons, whose impartiality was beyond question. But it was also realized that the detailed work of investigation—the collecting and organizing of facts—would require more time than the members of the committee could themselves spare, and that, therefore, they must be able to command trained and salaried service.

Such service the Associated Charities could give. It was an organization the primary object of which was to investigate all individual applications for relief, to formulate some plan for adequate assistance, and to secure the co-operation of the other charitable organizations in the carrying out of its plan. Its every-day work, therefore, brought it into intimate relationship with the other charities of the city, and so gave to its office force an opportunity to understand the charitable situation such as no outsider could possibly have.

The relation, then, between the Charities' Endorsement Committee and the Associated Charities is, in brief, this:—

The Endorsement Committee is the independent, impartial body, responsible in every case for the final decision; the office force of the Associated Charities is its official investigating body, acting entirely under its direction. At the suggestion of the Endorsement Committee, the Associated Charities is to assume all additional expense incident to the work of the committee, and include the same in its budget, which thus provides for the expenses of an Investigation Bureau in its broadest sense, and for these only.

BENEFITS FROM THE WORK.

By the omission of any estimate for relief, the fact is emphasized that the Associated Charities is not a relief-giving organization, and, therefore, does not come into competition with other charities.

It is evident that the work of the Endorsement Committee will be exceedingly distasteful to certain persons. If it accomplishes the purpose for which it was organized it will make impossible the existence of illegitimate and inefficient charities and so will throw out of employment those who have made a living by their management. These persons will be loud in their criticism of the committee and its work. It is a matter of simple justice that little weight be attached to such criticism. The personnel of the Endorsement Committee should indicate whether it is or is not worthy of confidence.

In conclusion, what benefits may be expected from the work of the Endorsement Committee?

First, the demands made upon individuals will be fewer. The solicitor who cannot obtain the endorsement of the committee will cease to trouble the person who rigorously adheres to the rule of demanding such endorsement.

Second, illegitimate charitable enterprises will cease to exist because unable to obtain support.

Third, more business-like methods will gradually be adopted by all the charities—and

Lastly, there will be established in the community a group of persons whose interest is not confined to any one benevolent institution and whose effort it will be to bring into an organized system the hitherto unorganized charities of the city.

MEMBERS NOTIFIED OF THE CHARITIES PLAN.

March 17, '02.

To the Members of the Merchants' Association, Gentlemen:—Your Board of Directors begs to inform you that the vote of the members on the question of the formation of a Central Committee of Endorsement of the Charities of San Francisco, showed that the members of the Association were almost unanimously in favor of the plan proposed. The Central Committee has therefore been appointed and will be known as The Charities' Endorsement Committee of San Francisco, constituted as follows:

Andrew M. Davis, of the Emporium, John F. Merrill of Holbrook Merrill & Stetson and Horace Davis of the Sperry Flour Co., representing the Merchants' Association

Osgood Putnam and Miss Jessica Peixotto, representing the Associated Charities.

Herbert Lewis and Rev. D. O. Crowley representing the Organized Charities of San Francisco.

This Central Committee is now organized, and, from and after April 1st, 1902, will be prepared to investigate charitable organizations in San Francisco, and endorse those that are worthy and legitimate. It is, therefore, suggested that after April 1st, 1902, you may, if you desire, require all solicitors for charitable organizations, applying to you for subscriptions of any kind, to show a card of endorsement signed by the President and Secretary of this Central Committee. We enclose herewith the form of the official card of endorsement which will be issued and which solicitors should be required to show.

This plan, which is successfully used in other cities, will prevent much of the imposition and fraud now practiced, and will insure more systematic distribution of charity, where most needed.

The above endorsement should not be required in individual cases of distress, church fairs, or work that does not come under the head of charity organization work. Neither is this card intended to induce merchants to subscribe where they might otherwise wish to decline. The object of the endorsement is simply to show which, of those charities applying, are worthy and how much assistance they require. Merchants must decide for themselves in each instance whether they desire to subscribe or not. Very truly yours,

BOARD OF DIRECTORS OF
THE MERCHANTS' ASSOCIATION.
L. M. King, Secy. Frank J. Symmes, Pres.

ARMOUR & CO. IN SAN FRANCISCO.

The great meat packing firm of Philip D. Armour & Co. is coming to San Francisco. It is the principal concern of its kind in the United States, and will establish itself here on a magnificent scale. This firm is one of the chief sources of supply to the army and has an immense trade on the Pacific Coast and throughout the Orient, and its establishment in this city is a recognition of the importance in which it holds San Francisco, which will attract general attention in the Eastern States.—*Pacific Exporter*.

THE PUBLIC BEAUTY IDEA.

The widespread growth of interest in the movement for town and neighborhood improvement has been one of the notable improvements of the last decade, and public beauty will doubtless be the dominating idea of the twentieth century. Many of our special problems are in large degree questions of environment, and hence the attainment of more salutary conditions in this connection will greatly simplify their solution.—*Twentieth Century City*.

THE MARKET STREET DEAL.

A Sign of Eastern Confidence That Should Make San Franciscans Wake Up.

Written for the Review by RANK J. SYMMES, President of the Merchants' Association.
Some unknown capitalists from Baltimore and New York have purchased the Market Street Railway, paying more than eighteen millions of dollars for it. This stock has been selling in the market for years upon a basis of nine or ten millions.

Different persons have charged up against it all the sins of the Octopus, declared it the gigantic robber of the people, and the wholesale murderer of our citizens. San Francisco's capitalists have been afraid of it because of its strong Southern Pacific flavor.

Yet these wise men from the East undoubtedly know what they are about. They do not condemn us. They know San Francisco is growing, and will continue to grow; they know that it will soon double its population, and the railway property will increase in value in like proportion. Is not this a lesson to our old fogey Californians, and a hint that if what we talk about is true, if the great future for San Francisco and for California is at hand, then here is no city in the Union to-day with such promise for an early growth, and no city in the country where investments may be considered so safe and so promising?

JUSTICE BREWER ON CIVIL SERVICE.

Justice Brewer was present at the twenty-first annual banquet of the New England Society of Pennsylvania, in Philadelphia, on the evening of December 23, and responded to the toast "The United States as a World Power." In the course of his remarks he said:

"Into all the avenues of our official life is entering civil service reform. Promotion by merit has ceased to be the joke of the politician, and is coming to be the controlling rule of all official life—not merely in the army and navy, and we have had of late some very positive assurances in respect to them, but in all the departments of official life, National, State and Municipal. It is one of the brightest assurances of the future that the thought and purpose of the people are turned in this direction."

City Should Buy Sutro Heights and Cliff.

Beautiful Locality, Now Disfigured by Hold-over Attractions and Unsightly Remnants of the Midwinter Fair, Ought to Become a Public Park.

Written for the REVIEW by Charles Bundschu, Director of the Merchants' Association.



A POPULAR PLAY GROUND.

Tradition and location unparalleled, beautiful surroundings, the splendid beach of the Pacific Ocean, and the famous marine wonder of the Seal Rocks, on which hundreds of sea lions have found a congenial roosting place, make the northwestern point of our peninsula, near the southern head of the Golden Gate, one of the most popular, attractive, and interesting points

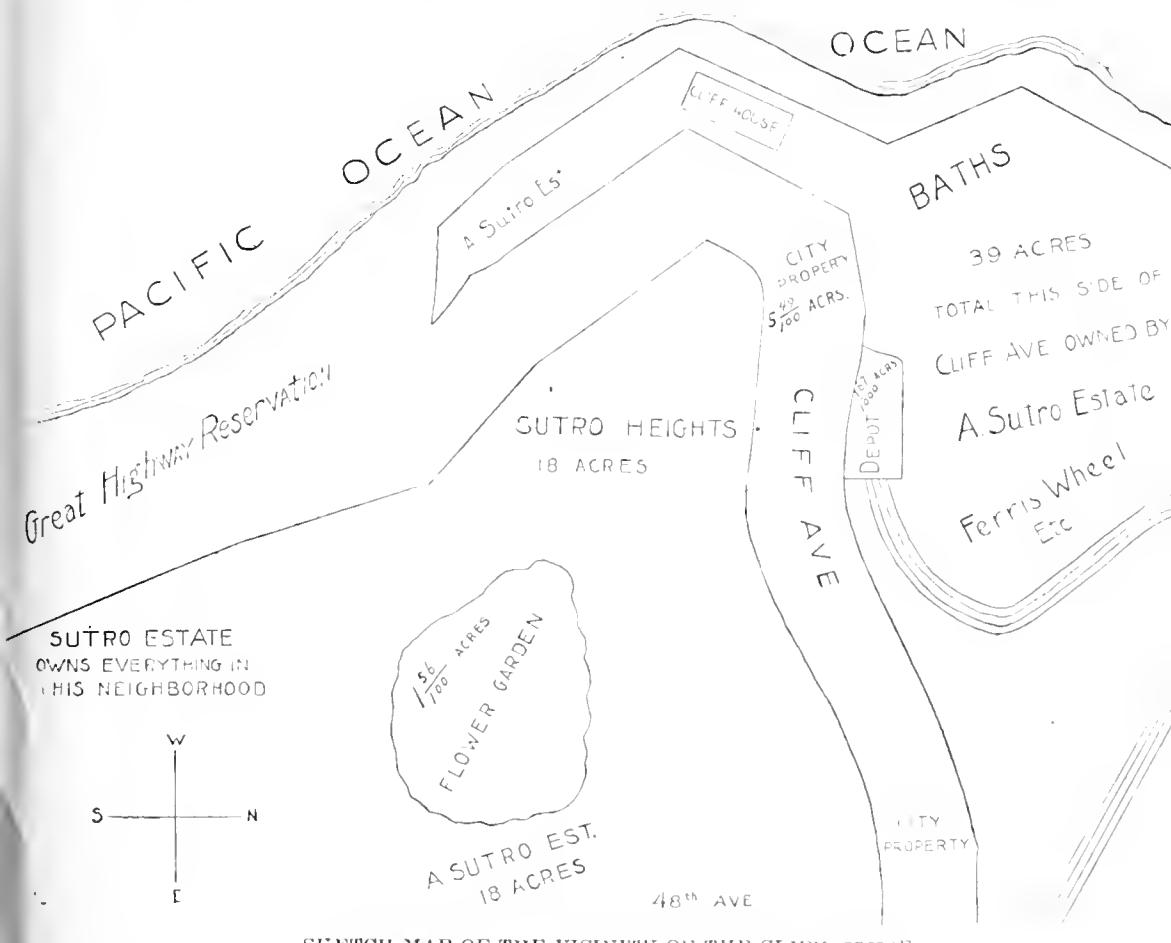
in the immediate vicinity of San Francisco.

The locality commonly known as the Cliff House site is in direct rapid transit connection with the heart of our city; one steam and two electric lines supply easy facilities for thousands of excursionists at the nominal fare of five cents from bay line to ocean shore, and no other point has grown with such rapidity into local pride and public favor.

We now eulogize and admire the prophetic inspiration of that far-seeing pioneer, Adolph Sutro, who pronounced many years ago the then somewhat isolated Cliff House Point, one of the most wonderful, remarkable, and picturesque *maritime* locations of the world. He backed up his conviction by purchasing the ground and all the points of vantage in the immediate neighborhood. He immortalized his name in our local history, not alone by the planting of miles of forests near the ocean line, by the building of the monumental bathing establishment bearing his name, by the inauguration of a competitive electric line introducing the five-cent fare, but he showed his admiration of nature's greatest gifts in the creation of Sutro Heights, a beautiful park elevation, overlooking the Cliff House point, affording an unbounded view of the vast expanse of the great Pacific Ocean.

The park proper covers about 18 acres of ground, the narrow strip on which the Cliff House stands includes about 1½ acres, while the tract of land on the north side of Cliff Avenue, where the Baths and the Depot are located, embraces about 39 acres. Of this, the right-of-way and depot of the Sutro R. R. Co. has absorbed about one and one-eighth acres.

I allude to these special facts, because I hold the opinion that our city should own and control these wonderful properties, and should convert



them into beautiful public grounds for the benefit of our state.

The generosity of Mr. Sutro has turned over the Heights to limited public use, and his heirs have so far extended the same liberality. Still, this may be discontinued at any time. It was known and publicly announced that the owner intended to bequeath Sutro Heights to the city of San Francisco. Our citizens deplore that this hope has been disappointed. The property forms a part of his large estate, and must be disposed of sooner or later.

A strong effort should be made, and a movement should be advanced to include the purchase of Sutro Heights, and the property on the opposite side of Cliff Avenue (exclusive of Baths and Cliff House), in the contemplated purchases by bond issue. When we speak of Boulevards, Panhandle Extension, Mission Park, Twin Peak purchases, etc., how much more forcibly appeals to the heart of every citizen this wonderful location, this popular region with its hitherto unknown and undiscovered possibilities in the direction of true artistic improvements?

We all know that the first proud, inquisitive interrogation addressed by us to every stranger after the first formalities of welcome have been bestowed, embraces the oft-repeated words: "Have you been to the Cliff House?" We know that every Sunday and holiday, in moonlight, in sunshine, and in storm, thousands of citizens seek and find recreation and amusement near the ocean, and many generations, for years to come, will seek this objective point for their local pilgrimages.

GOOD RIDDANCE TO THE COBBLE.

Written for the Review by
HON. JOHN CONNOR, Supervisor City and County of
San Francisco.

No municipal improvement now in progress engages my attention more than the repaving of accepted streets in the district bounded by Kearny street, Market street, and the bay, familiarly known as the North Central district.

I traversed this district daily for more than thirty years, and during that time hardly any of the old cobbles had been removed. Hence, when elected to the office of Supervisor two years ago, I felt that if I could do anything to remove those old cobbles during my term of office, I should accomplish something useful. So, with the help of my fellow members of the last Board of Supervisors, particularly Supervisor Jennings, we made a beginning, and have thus far completed the following blocks:

California street, from Kearny to Montgomery, paved with basalt; Washington, Clay and Sacramento streets, from Montgomery to Sansome, with smooth pavement of asphalt or bitumen; Pine street, from Sansome to Battery, with asphalt, and from Battery to Front with basalt blocks on a concrete foundation; Sacramento street, from Sansome to Battery and from Front to Davis, with basalt blocks on concrete, now in progress and nearly completed; Front street, from Washington to Jackson and from Pacific to the northerly line of Vallejo, making a splendid roadway from Market street to the northern end of the city, which has been very badly needed for many years.

CREDIT DUE THE BOARD OF WORKS.

The work on this street is the finest ever done in the city in the way of pavement. The merchants of the vicinity were so pleased with it that a testimonial signed by the merchants and property-owners was sent to the

Board of Works complimenting it for the manner in which it was executed.

The Board of Public Works has often received harsh criticism, but I have yet to find any work done by it that was not done well. It is a large department and moves slowly, but will get there in time.

Clay street, from Sansome to Front, and Washington from Sansome to Battery, are to be paved with basalt blocks on concrete, and the work will soon be in progress. Commercial street, from Montgomery to Sansome, and Bush street, from Sansome to Battery, are to be repaved with bituminous rock with a binder course on a concrete foundation. Commercial street, from Sansome to Davis, is to be repaved with basalt blocks on concrete.

COBBLES ARE DOOMED.

Five thousand dollars was added to the appropriation for the North Central district in order to pave Stockton street, from Pacific to Union, which work has been done.

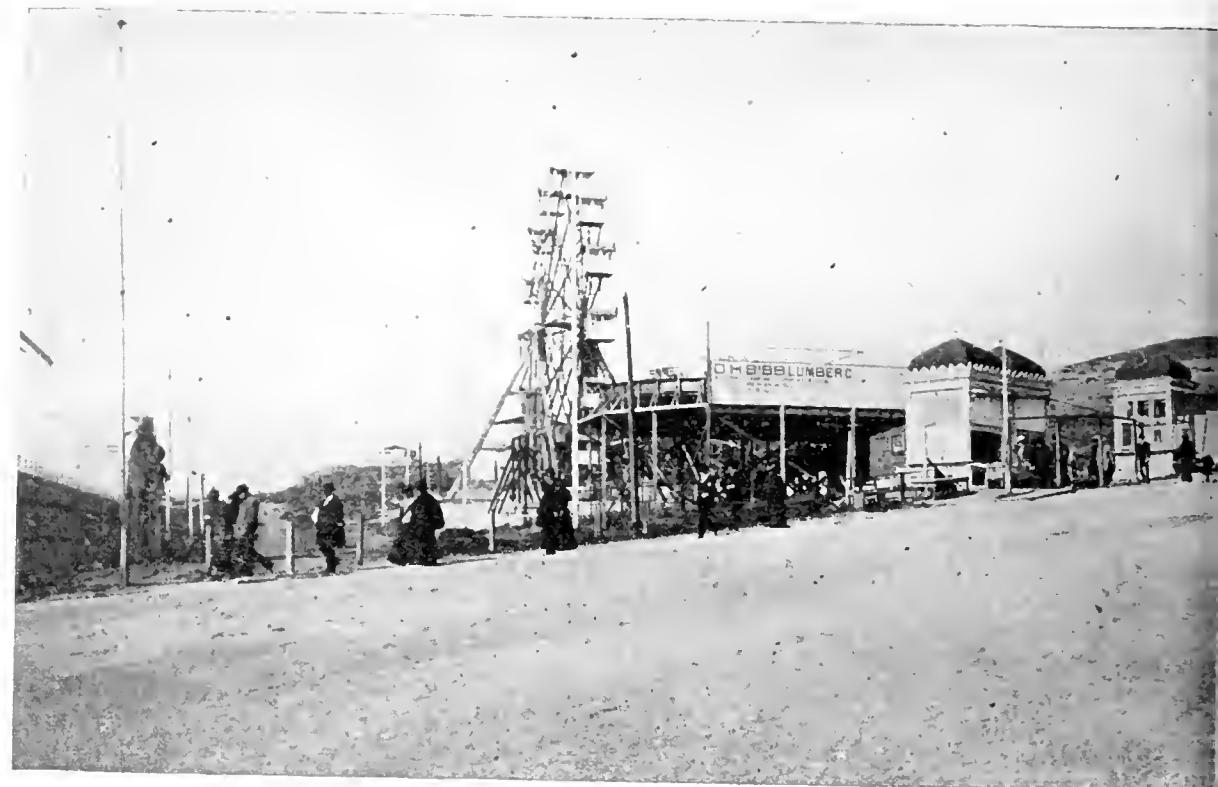
Much repair work has been done in the North Central district that deserves credit. Four blocks on Battery street, the triangle around the Donahue fountain, five blocks on Davis, one block on Sacramento, from Dupont to Kearny, Pacific street, between Kearny and Dupont, and Dupont, between Pacific and Broadway, have all been repaved.

Thus it can be seen that we have not been idle, and it is my intention to try and get out of the next tax levy enough to remove the last cobble east of Montgomery and north of Market, and to try and have Pacific street paved, from Davis to Dupont with basalt blocks in order to make a gateway to Chinatown for all the heavy hauling in that neighborhood.

Marconi's backers have insured his life for \$750,000 to protect their investments if he should die. Mr. Marconi may properly be called a valuable citizen.

ries, that provoke so much charitable criticism and ridicule on the part of every American tourist or visitor from abroad.

Let us put our shoulders to the wheel, so that the question may be placed before the people under reasonable conditions the ownership of the lands should not be secured by our city park purposes.



SOME OF THE "ATTRACTI0NS."

PARACHUTES FOR FIRES.

Mr. August Partz contributes to *City and State* (Philadelphia), the following novel idea on life-saving in case of fire in a sky-scraper.

"Dwellers in those extremely elevated modern edifices, poetically called sky-scrapers, which continue to multiply, might do well to think in time of parachutes and then see to it that enough of them be on hand for a possible emergency. Though they should never be used, their presence would at least have the quieting effect of a nerve tonic."

"It may be asked. What other saving medium is there in sight, on which reliance could be placed at a moment of urgent need? Elevators might be of some limited avail; but their killing capacity is fearful, rivaling that of our 'fire-escapes.' Far better to intrust one's life to a substantial, old-fashioned umbrella with a looped leather strap fastened to its handle."

"As the safe use of a parachute depends on a certain skill and confidence, these should first be acquired by practicing in a progressive way, and to that end the dwellers on high might advantageously form themselves into parachute clubs, in order to pursue a course of stimulating companionable training and make sure of being well prepared if suddenly confronted by a fateful dilemma. Unless there be a flaw in the logic of events, those parachutes are bound to come and to stay, for they give more satisfactory promise of escape from death or torture than anything else. But, alas, most improvements for the safety of life come in the train of disasters which they might have prevented if made in due time. That with a well-made apparatus and trained nerves there is no extraordinary risk in parachuting (analogous to the word ballooning) has oftentimes been demonstrated by safe descensions even from great heights, and inventors will, no doubt, be ready to supply any safety devices that may yet be deemed desirable for diving into air."

SAN FRANCISCO'S NEED OF A JUVENILE COURT.

Written for the REVIEW by Fairfax H. Wheelan, Director of the Merchants' Association.

If millions of dollars could be saved, it would be in business sense. If life and property could be safer more secure, it would be wisdom. If thousands of children could be turned into the ranks of producers and good citizens, instead of becoming part of the herd of tramps, vagabonds, and criminals, it would be humanity. If decency and peace could be brought into the lives of these children instead of infamy and grief, it would be charity and sweet benevolence. In a word, it would be civilization.

Other states have learned these lessons; it remains for California to profit by their example. Other states have decreed that the civilization of today does not permit a child to be confined in a prison or a jail.

YS HERDED WITH CHINAMEN.

San Francisco has need to arouse herself on this subject. In the City Prison effort is made to keep the young apart from the old offenders. They are put usually by themselves in cells in the women's department, and are not permitted to mingle with the other prisoners. But in our County Jail, on Broadway, for an hour and a half on Tuesdays and Fridays of each week they are allowed to walk and associate with Chinese criminals. On Tuesday, March 18th, I saw three boys, from 12 to 15 years of age, walking about the balcony in company with five Chinamen, four of whom were charged with murder. In the corridor, ten feet below the balcony on which the boys were, walked and mingled some twenty-eight youths and men. Many of these were ex-convicts. The boys talked freely with the Chinamen, and hung over the balcony listening to the conversation of the depraved men below.

E INFANT CLASS IN CRIME.

The youngest boy received a cigarette from one of the Mongolians, and smoked it. No one told him nay. These boys were awaiting commitment to Ione or Whittier, and might wait here, under such surroundings, for sixty days. Boys have been held there ninety days. Is it any wonder that walking in the Broadway jail on Tuesday there were graduates from Whittier and Ione?

Expose your new-born babes to the elements, and expect to raise them to men and women; but do not expose a child for thirty days to the

depravity of your jail, and expect him to grow up to American manhood. If you want good citizens you must not confine your amateurs in crime with your adepts. The savable must not be placed in contact with the incorrigible and the lost; the weak in virtue with the strong in vice; the erring with the depraved and the infamous; the boy with the criminal; the young in crime with those who are foul in heart and foul in hope, eager to defile, and ready to pollute.

NOT A MERE EXPERIMENT.

The Boys' and Girls' Aid Society and others of our charitable institutions are doing good work in behalf of erring children. But the state has need of a better system. We should follow the lead of New York, Pennsylvania, Massachusetts, Illinois, and Missouri. In Boston, the Municipal Court has jurisdiction over all offenders under seventeen years of age. The cases of minors rarely go before the grand jury. The Municipal Court is in session every day. When a minor has committed an offense, a warrant is issued for his arrest, but it is seldom served. He is summoned to appear in court, at a certain time, usually the morning after his arrest. Incarceration is thus avoided before trial.

SUCCESS IN CHICAGO.

The Juvenile Court Probation System in Chicago has been so successful that it is celebrated all over the world. The number of boys incarcerated in Cook County Jail for the three years preceding the enactment of the Juvenile Law was 1,705; the number of boys in the two years following the enactment was only 24. Prior to the passage of this law, the delinquent children in Illinois were first arrested, taken to the police station, kept in association with hardened criminals until tried, then charged with crime, and, if found guilty, were convicted and branded as criminals. The career thus begun had the following mile stones: first, the police station; next, the house of correction; then, the jail, and then the penitentiary, and sometimes the gallows. The efficiency of the Juvenile Court is shown in the fact that 82 per cent. of all the children brought before the court are benefited, and may be said to be practically

saved; whereas 95 per cent. of the boys tried in the old way as criminals were lost.

WARDS OF THE COURT; NOT CRIMINALS

Under the new plan of procedure, at no time is the child looked upon as a criminal. The idea of crime never enters into the case. The child is treated as a child, is impressed by the court with the idea that while he may have been guilty of a technical offense for which he might be punished, yet he will be given a chance, and he is thereupon made a ward of the court, allowed to return to his home under the friendly care of a probation officer, who sees him from time to time, assists him, advises him in respect to his home and surroundings, and thus helps him. The Court is advised by reports from the probation officer of the boy's attendance at school, or his conduct in employment, if at work. The court advises with the child from time to time, cautions him about the bad company he is keeping, tries at all times to keep him in his home, near his parents, and warns him that unless he acts as a good and faithful child, he will be taken in charge and forced to do his duty properly.

This is the system that in three years has made Chicago renowned throughout the world.

If, at the next session of our legislature a law was passed in line with the Juvenile Act of Illinois, the good effects would soon be manifest in our city, and all over our state. The gain to all concerned would be enormous. We need a Juvenile Court, a House of Detention for children only, and enough probation officers so that each officer may not have over 40 or 50 probationers to attend to.

THE PLAIN DUTY OF THE STATE.

If California does not follow in the lead of New York, Pennsylvania, Illinois, Minnesota, and Missouri, she will be false to business sense, false to Christianity, false to civilization, false to herself, and all she stands for. When you have placed a child in jail within sight and sound of the depraved and the vile, you can never take the horror from his memory until the fate you helped shape for him has made him as foul and base as the jail that first defiled his young life. Don't make a child a criminal before you attempt to reform him. Don't expect blossom and fruit, if you injure the bud.

green grass, shrubs, and trees are wrong upon a roadway of the width of Van Ness Avenue, if asphalt and macadam are more beautiful to look upon, then the four gentlemen have ruined their own yards with plants, and San Francisco is already more beautiful than Paris, Vienna, and Berlin, which it is not—and the Champs Elysees and Unter den Linden are failures, which they certainly are not.

The whole affair is peculiarly Californian; it is an unfortunate disease, and has long retarded our progress. We hunt out the small defects in a man, a corporation, or a project, and ignore all the virtues which may offset them a thousand times. We oppose the plans of those who have ideas, and do nothing toward carrying out better ones. We have a cold water stream to throw on every suggestion, and we seldom can unite upon anything, because we have not organized the Chicago or Seattle spirit of sinking personal interests in behalf of the public good.

THE VAN NESS AVENUE VETO.

Written for the Review by RANK J. SYMMES, President of the Merchants' Association.

The Merchants' Association has met with a decided defeat.

Van Ness Avenue, between Bush and Pine Streets, was about to be paved. We recommended that a central strip of sixteen feet be utilized for park purposes and occupied with some of Nature's greatest blessings,—flowers and shrubs. A few citizens disapproved, but after much discussion before the Street Committee and the full Board, the Supervisors passed the resolution providing for the central strip of park in this block "as an experiment." The Mayor vetoed the bill, and the veto was sustained. The effort of our Association to provide—even as an experiment—this little oasis in the barren ugliness of our city, has failed. It leaves more work ahead for the Association, and we shall try again.

The circumstances of this case are interesting. The opposition came almost entirely from four residents of the Avenue, three or four blocks away from the proposed "improvement." They never appeared in person before the Supervisors, but spoke through an employed attorney. His chief objection was that it would "injure the value of his clients' property," and they did not want it; that it would destroy one wide avenue, and make two narrow roadways.

It is true that Van Ness Avenue is not sufficiently wide to make a great boulevard like Commonwealth Avenue in Boston, Drexel Boulevard in Chicago, or the great avenues abroad, but it would seem that nothing short of prejudice could oppose an effort of this kind as an experiment to test and prove its success or failure. His Honor's motives are in no degree questioned, but has he not been misled by the sophistries of the paid attorney and his zeal for his four clients, and has he not overlooked the broader interests of the people at large? If

WHAT CIVIL SERVICE REFORM IS DOING IN SAN FRANCISCO

REPORT WHICH MR. FREUD SIGNED AS ONE OF HIS LAST ACTS.

[The Report of the Civil Service Commission is too voluminous for the REVIEW's space, but its more significant features are here presented.]

San Francisco, January 4, 1902.—The Honorable, the Board of Supervisors. Gentlemen: During the past two years, sixty-one examinations for positions in the classified civil service have been held by this commission, and 486 applicants made eligible by passing such examinations, have been appointed to various places of employment. In addition, 150 ordinary clerks, filling temporary positions, and 144 laborers have been appointed from the civil service lists, making a total of 780 original civil service appointments.

Including the firemen and policemen, who came in under the charter, and were placed under civil service without examination, there are now in the municipal government a grand total of 1,560 places filled by appointment from civil service lists. The aggregate annual salaries of these places amount to \$1,842,564.

HOW EXAMINATIONS ARE HELD.

In addition, 150 temporary positions are filled yearly by ordinary clerks, who are paid at the rate of \$100 a month, for successive periods, ranging from two weeks to four months. Some 300 places, now held by temporary appointees, with salaries aggregating \$221,172 yearly, remain to be filled from the civil service lists. All but a score of these places are minor positions in the Departments of Health and Public Works.

In preparation for any examination, the duties of the position or positions to be filled are thoroughly investigated. If it be a clerical position, the office is visited, the work inspected, and statements obtained from the heads of the departments as to the nature of the duties, and the extent of the responsibilities of the person holding the position.

WHAT THE TEST IS.

Similar investigation is made by the commissioners and the boards of examiners, regarding the duties of mechanics and of employees requiring professional skill. The information thus obtained is used as the basis on which is formulated the scope of the examination.

Some of the Hospital and Alms House employees are paid only \$5.00 a month, and yet, under Article XIII of the Charter, their positions are open to public, competitive examinations, which, moreover, "shall relate to those matters only which will fairly test the relative capacity of the persons examined to discharge the duties of the positions to which they seek to be appointed." In the Federal service, and in other cities under civil service, provision is made for filling positions of this class by non-competitive examinations.

ONE DIFFICULT PROBLEM.

Under our charter, however, the commission may not hold non-competitive examinations. A very difficult problem, and one without precedent, is thus presented—to hold competitive examinations for places worth from \$5.00 to \$15.00 a month, under such conditions that the best interests of the public service may be observed.

The present body of rules is the result of careful study of the regulations enforced in other cities, and of provisions drawn to meet local conditions.

One of the most important of these rules is No. 27, which provides that "An applicant certified from the same eligible list eight successive times to the same department, and not appointed, shall be certified alone in response to

the next requisition from that department for certification of applicants from that eligible list."

DISCRETION HAS BEEN USED.

It is obvious that the object of this rule is to protect the applicants.

The commissioners may certify one, two, or three names in response to requisitions. It has been the custom to certify three names. The appointing department has been thus given the benefit of all the discretion permitted under the law. In several instances, this discretion has been abused, and endeavors have been made to bar certain applicants by rejecting them from successive certifications. To prevent such unjust results, Rule 27 was adopted. This commission has ever been willing to permit appointing departments to exercise all the discretion contemplated by the law, but it also holds that unless good and sufficient cause be shown why an applicant should not be appointed to office, he is entitled to reasonable treatment when his name is certified.

INFRACTION OF RULES.

The commission has had occasion repeatedly to protest against the infraction of Rule 15, with particular reference to the temporary discharge of laborers, sewer-cleaners and mechanics. The charter provides that "the selection of laborers shall be governed by priority of application only." To maintain this order in their employment, Rule 15 provides that when "laid off" those last appointed shall be laid off first.

Unfortunately, the department which employs the most laborers and mechanics has so frequently disregarded the law of the charter and the rule of the commission in this matter, that the utmost difficulty has been encountered in maintaining, in that department, the spirit of the merit system.

SOME PRACTICAL SUGGESTIONS.

The law provides (Section 10, Article XIII) that "to prevent the stoppage of public business, or to meet extraordinary contingencies, the head of any department or office may, with the approval of the commissioners, make temporary appointments, to remain in force not exceeding sixty days, and only until regular appointments under the provisions of this article can be made."

It would appear from this section that temporary appointments are not complete unless approved by the commission, and, if disapproved by the commission, then they are invalid, and the names of the disapproved appointees should not appear on the pay roll.

We respectfully suggest that, before auditing any demands for salaries or wages of civil service appointees, the Auditor should await the receipt from this commission of a certificate to the effect that the person in whose name the warrant is drawn has been properly appointed.

SCHEDULE OF SALARIES NEEDED.

The co-operation of the Auditor and the Treasurer is of the utmost importance in assisting this commission in preventing the foisting upon the city of unworthy or unnecessary employees.

While on this subject, we respectfully suggest to your honorable body that in making the apportionment for the various departments under civil service, to be included in the budget for the next fiscal year, particular attention be given to the accounts for salaries and wages.

In this city it is impossible to grade the places

of employment according to the salaries paid for there seems to be no standard outside the elective offices. In some departments civil service clerks, who gained high places upon the eligible list, are paid less than others who passed lower, although all are engaged in work of equal grade and equal importance, and all come from the same eligible list.

PROTECTION FOR EMPLOYEES.

We present the question to your Honorab Board, with the suggestion that each department under civil service be required to adopt at the beginning of each calendar or fiscal year a schedule of salaries for all its places of employment, said schedule to remain in force for one year at least. This system would protect employees to some extent from arbitrary changes and would also fix a limit upon the amount to be charged to the salary roll.

In former reports, reference was made to the numerous suits at law instituted against the introduction of the merit system. This litigation seriously interfered with the work of the commission. Of the many suits brought only one now remains undecided—that of Garnett v. Brooks, now on appeal before the Supreme Court.

STATUS OF COUNTY COPYISTS.

This suit will determine finally whether the copyists in the so-called county offices are subject to civil service or not. The decision of the Superior Court, based on the Supreme Court decision in Crowley vs. Freud, being against the contention that the copyists are under civil service, some of the civil service copyists have been discharged from the County Clerk's office, and non-civil service copyists have been appointed in the Recorder's office. These discharges and appointments have been made pending the decision of the case on appeal. On account of the condition of this case, the commission is powerless to prevent the discharge of the civil service copyists or the appointment in the county offices of copyists not from the civil service list.

AN UP-HILL FIGHT.

When the civil service commissioners assumed office, they were aware they would meet determined opposition. The work of the commission was blocked by a tangle of mandates, prohibitions, injunctions and appeals; even the aid of an unfriendly Legislature was invoked, and all the forces of the spoils system were arrayed against the merit system. Similar opposition has attended the introduction of civil service in other cities, and in the Federal government. But, as the merit system has demonstrated its usefulness, and fulfills the claims of its sponsors wherever given a fair trial, so, in San Francisco, after an experience of two years, it may be said that the system, having gained a foothold, has ably proved its advantages over the old order of personal appointments guided by partisan prejudices.

One very important advantage to be gained by the city through the merit system will develop when the plans now formulating for the municipal ownership of public utilities bear fruition.

Respectfully submitted,

CIVIL SERVICE COMMISSION.

JOHN E. QUINN,

P. H. McCARTHY,

J. RICHARD FREUD,

President.

E. F. MORAN,

Chief Examiner and Secretary.

OPENING OF THE PACIFIC COMMERCIAL MUSEUM.

Written for the Review by
EUGENE GOODWIN, Director Pacific Commercial Museum.

The Pacific Commercial Museum which was organized about a year ago, will probably open for business in the Ferry Building, early this month.

After many delays, which could not be foreseen, quite a collection of exhibits has been received, and is now being installed, while other collections are in the course of preparation. The Bureau of Commercial Information on foreign trade is in shape for the disseminating of news, and thus a substantial basis has been laid for a commercial and educational institution unique in its character on this coast, which, it is hoped, will become the medium for the extension of knowledge of foreign trade conditions in the countries bordering upon the Pacific Ocean.

In laying a foundation for the Pacific Commercial Museum, the Board of Governors were confronted with a comparatively small fund to commence work with, necessitating the exercise of the strictest economy, and that this fund has been well applied may be seen by the work so far accomplished.

POINTS FOR THE MANUFACTURER.

The exhibits now being installed in the Ferry Building, comprise both raw and manufactured products of foreign countries. Included in the list may be mentioned raw products from Bolivia, Peru, and Ecuador, and from Costa Rica and Mexico, and of manufactured goods, samples of shoes, hats, clothing, shawls, hardware and cutlery, enameled ware, cotton and cotton cloths, flannels, prints, jewelry, leather manufactures, paper, and cotton fabrics, made in England, Germany, and elsewhere, and sold by those countries in the Chinese, Central and South American markets, in which they now largely control the trade.

A large Philippine exhibit is expected from Manila during the present month, comprising samples of the hundreds of varieties of cabinet woods, gums, resins, fibres, oils, mineral specimens, and other raw products of the Islands as well as articles of commerce at present imported in large quantities from England, France and Germany.

The value of an institution of this character may be illustrated by taking one item of commerce as an example. We will suppose that a manufacturer of shoes desires to know what opportunities exist for extending his business to Pacific Ocean countries. He visits the Museum, sees the samples of shoes of all classes sold in South America, for instance; he is told their cost to the retailer, will be furnished with the names of the principal importers in the most important cities, and will be given a general idea of the character of the business conducted by each house. He will thus be able to judge whether he can compete in price and quality with the foreign manufacturer at present sending goods into that market; he will see the style and kind of shoe required by the people of each country; and, finally, he is placed in a position to open negotiations for the sale of his goods in the market selected, with some one of the leading import houses located there.

LIBRARY OF NEWSPAPERS.

This, however, is but one of a number of the branches of information supplied by the Museum. A library of commercial newspapers, both foreign and domestic, of foreign directories, Government publications, etc., is being built up, and the information derived therefrom will be promptly distributed to members. Arrangements are being perfected for the appointment

of agents in every foreign country bordering on the Pacific Ocean, who will make reports on trade conditions and opportunities from time to time, and on new enterprises, public contracts and contemplated improvements.

Efforts are likewise being made to advertise the Museum and its purposes in foreign countries, and to invite trade inquiries from abroad, thus creating a medium for inquiries from foreign firms desiring to make purchases in this country.

With this short résumé of the character of its work, we trust that the readers of the "Merchants' Review" will be interested in visiting the Museum when it is opened, and in seeing for themselves what San Francisco is doing to facilitate the trade of the Pacific Ocean.

MR. FREUD AND CIVIL SERVICE.

Written for the Review by
JOHN E. QUINN, Former Member of the Civil Service Commission.

In the current number of the "Review" is the substance of the last report made by the Civil Service Commission to his honor the Mayor and the Board of Supervisors. It was completed by the Commission just preceding the death of President Freud, and was the last work he assisted in, in the interest of the city.

In the death of Mr. Freud the merit system has lost a devoted friend and an indefatigable worker.

He was peculiarly fitted for the position of Civil Service Commissioner, being a man of high ideals, of marked ability, of sincere devotion to the cause of good government, and an enthusiast on the merit system. For two years we met almost daily in the office of the commission devising ways and means of introducing the system and placing it on a solid foundation. During this time, I had an excellent chance to study the man and appreciate the splendid work he was doing in the cause of clean government.

Notwithstanding all his conspicuously good qualities he was not exempt from many personal attacks by the enemies of the merit system. A few days before his death we were discussing the net results of the first two years of civil service reform in San Francisco, and while it was agreed that some of its best friends might think the Commission should have filled *all* the positions under its jurisdiction with civil service eligibles, still we felt warranted in saying to them that, notwithstanding the strenuous opposition the Commission had to overcome from many unexpected quarters, and the peculiar conditions surrounding the introduction of the system into this city, much had been done, and civil service was now here on a solid footing and beyond the reach of its enemies.

NEW MEMBERS ON THE ROLL.

The following twelve new members have been elected to the Merchant's Association during the month:

- A. Huguenin, jeweler, 824 Market street.
- John R. Jenkel, jeweler, 817 Market street.
- Illinois Glass Co., bottle manufacturers, 525 Sacramento street.
- The Patent Brick Co., brick manufacturers, 240 Montgomery street.
- Taylor & Spotswood Co., hardware, 135 Fremont street.
- West Coast Rubber Co., rubber goods manufacturers, 35 New Montgomery.
- Theodore Fershtand, jeweler, 126 Kearny street.
- George W. Kingsbury, Lick House, Montgomery street.
- George W. Reed, custom house broker, 500 Battery street.
- Credit Agency, collecting, etc., 508 California street.
- Thomas B. Bishop, property owner, 532 Market street.
- A. W. Caro, ladies' tailor, Geary and Powell streets.

ASSOCIATION'S EFFORTS BRING CLEANER STREETS.

With the assistance of the Board of Public Works, the Merchants' Association has effected a noticeable improvement in the cleaning of part of the downtown district, during the past two weeks.

The Association has for a long time desired to find some way by which the busy retail portion of Market street, above Second, and the heaviest-traveled part of Kearny and Montgomery streets, could be kept clean all day. While these thoroughfares are usually clean in the evening, when business is over, it is important that they be so throughout the day, as they are the streets first seen by visitors.

Since the advent of smoother pavements, it has seemed to the Association that these streets could be kept in a satisfactory condition with a smaller number of men than was necessary in the cobblestone era.

At the Association's request the Board of Works has ordered six men to be taken from certain parts of the district north of Market street, and has added them to the present force on Market between Third and Sixth. One man has also been placed on each of the first two blocks on Montgomery and Kearny streets, instead of giving each man a block and a half, as the custom has been heretofore.

This experiment began on the 14th inst. and will be tried for thirty days. If successful, it will probably be continued during the present contract. It is believed that with this increased force on Market street, the three blocks between Third and Sixth streets can be kept almost perfectly clean all day except between 11 A. M. and 1 P. M., during which time no sweeping is done.

WANTS A RAILROAD SUBWAY.

Santa Cruz, Cal., February 25, 1902.
Merchants' Association, Mills Building, San Francisco, Cal.

Gentlemen:—I take pleasure in tendering a check for \$12 in payment of my dues to December 31, 1901. No other dues seem so well paid for in benefits. Long may our association live!

Permit me to present two propositions for your consideration:

First: Make Market street from the ferry to Valencia a grand retail street, well lighted up, fine show windows, the sidewalks and street in the best of order.

Second: Build a railroad subway for freight purposes along Fremont street, from Bryant to Market and along Front street from Market to the water front, connect with a track to run along the water front from either end of the subway, the transverse sewers to be turned so as to run along the west side of Fremont and Front streets to the bay. An electric pump would keep the subway dry. Store and car could thus be brought together. Other subways under parallel streets could be constructed when wanted. The owners of the lots would no doubt be willing to pay the expense of excavation, not only under their buildings, but also under the sidewalks and roadway. The railroad company should pay for the floor and the superstructure to maintain the street roadway.

Yours truly,
F. A. HHN.

Dayton, O., has its smallpox hospital in one of the most beautiful spots surrounding the city, and within two and one-half miles of its center. It is not called the Pest House, either, but the Quarantine Hospital.

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Glenn, A. G. & J. Q.....1321 Market
Grave, B. & Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons.....Golden Gate Ave & Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....
Market & Tenth
Wertsch, William.....100 Golden Gate Ave

CASH REGISTERS.

Autographic Register Co.....523 Market
Freeman, 1.....1327 Market

CATERER.

Wheeler, Chas. S.....1231 Polk

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet
Cemetery.....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....
661 Mission

CHARCOAL.

Ohlandt, N. & Co.....Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.....
San Bruno Road and 27th
Western Chemical Co.....Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery
Weule, Louis.....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....101 Powell
Aubin, Aug. H.....1 Grant Ave
Blaskower, M. & Co.....223 Montgomery
Brandt, Jacob.....415 Battery
Carter, Dan P.....842 Market
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....314 Sacramento
Lane & Connely.....204 Market
Langstaider, I. S.....401 Geary
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas.....101 Grant Ave
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....508 Washington
Schmidl & Bendixen.....3 Market
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....
NE cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

Weil, W. M. Co.....106 Pine

CIVIL ENGINEERS.

Ferris & Haas.....320 Sansome

CLEANSING COMPOUND.

Utica Manufacturing Co., Inc.....21 Spear

CLOAK AND SUIT HOUSES.

Cailleau, Armand.....114 Kearny
Columbia Cloak and Suit House.....
1022 Market
Davidson, D. M. & Co.....52 First
Golden Gate Cloak and Suit House.....
1230 Market
Kelly & Liebes.....120 Kearny
Messenger, E.....145 Post
O'Brien, James.....1145 Market
Stein, J. H. & Co.....716 Market

CLOTHING DEALERS.

Benedict & Turner.....23 Montgomery
Brown Bros. & Co.....121 Sansome
Frank Bros....535 Kearny
Hirsch Bros....221 Montgomery Ave
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co.....11 Battery
Jewell, G.....530 Kearny
Keilus, Chas. & Co.....132 Kearny
Mandel, Pusch & Wiener.....125 Sansome
Neustadter Bros.....133 Sansome
Prager, A. J. & Sons.....857 Market
Raphael's.....9 Kearny
Roos Bros.....Kearny & Post
Schwartz, A.....62 Third
Straus, Louis.....11 Sansome
Summerfield & Roman.....Fifth & Market

COAL DEALERS.

Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cernwall, P. B.....204 Front
Fritch, Geo.....110 East

Greenberg, A. H.....1419 Ellis
Hardman, John.....710 Brannan
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal & Navigation Co.....
Broadway and East
Peabody, E. & Co.....35 Clay
Resenfeld's John, Sons.....202 Sansome
San Francisco & San Joaquin Coal Co.
.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Wainwright & Easton.....131 Folsom
Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co.....117 Washington
Armsby, J. K. & Co.....138 Market
Biagi, D. & Co.....520 Sansome
Caffrey, John.....21 Sutter
California Product Co.....124 California
Christy & Wise Com. Co.....223 California
Cutter & Mosely.....302 California
Dairymen's Union.....128 Davis
Dallman, L. & Co.....226 Clay
DeBernardi, D. & Co.....409 Front
Demartini, John & Co.....315 Washington
Dempster & Son.....320 Sansome
Denison, W. E. & Co.....123 California
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Field Mercantile Co.....111 Front
Freitas, M. T. & Co.....325 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri.....309 Washington
Greenway, E. M. Vallejo St. Warehouse
Griffin & Skelley Co.....132 Market
Grinbaum, M. S. & Co., Ltd.....215 Front
Guggenheim & Co.....118 Davis
Guichard, Robt. F.....517 Front
Haight, Fred B.....212 Front
Hansen, John R. & Co.....310 Davis
Hilmer & Bredhoff.....36 California
Horstmann & Bruns.....231 Clay
Hulme, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivanovich, J. & Co.....209 Washington
Kittle & Co.....202 California
Landsberger & Son.....123 California
Leist, C. J. & Co.....Sacramento and Davis
Lercari, C. J. & Co.....524 Sansome
Levy, S. M. & Co.....420 Front
Lichtenberg, William.....215 Sansome
Lichtenberg, R.....303 California
Loaiza, W. & Co.....218 Sansome
Lowry, W. G. & Co.....40 California
Macpherson, A. M.....215 Washington
Minaker & Welbanks.....501 Sansome
Montalegre & Co.....410 Hayward Bldg
Nardini, A. & Co.....324 Davis
Pettigrew, John M.....210 California
Phillips, M. & Co.....202 Market
Porter Bros. & Co. Washington & Drumm
Price, W. C. & Co.....413 Front
Scatena, L. Co.....104 Washington
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis & Co.....310 Sansome
Southern Pacific Milling Co.....224 California
Sresovich, L. G. & Co.....321 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold.....110 Davis
Williams, The H. A. Co.....308 Market
Wolf & Sons.....321 Davis
Wolfin, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Young, Carlos G.....122 Davis
Zentner, J. & Co.....Front & Washington

CONFETIONERS.

Bernheim & Blum.....Polk & Sutter
De Martini, L. Supply Co.....112 Front
Gruenhagen & Co.....20 Kearny
Guillet, Chas.....905 Larkin
Haas, Geo. & Son.....810 Market
Hromada, Adolph.....222 Battery
Lechten Bros.....1237 Polk
Maskey, Frank.....32 Kearny
Roberts, Geo. F. & Co.....Polk and Bush
Rothschild & Ehrenpfort.....35 Main
Strohmeier, W. A. & Co.....1006 Market
Seidl, J. & Co.....658 Mission
Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel.....N.E. cor. Broadway and Front

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph.....30 Flood Building

COTTON GOODS.

California Cotton Mills Co.....310 California

CRACKER MANUFACTURERS.

American Biscuit Co.....
Broadway and Battery
Macdonald, J. G.....1120 Market
Pacific Coast Biscuit Co.....601 Folsom

CREDIT BUREAU.

Credit Agency.....508 California
Merchants' Credit Assn. of Cal.....
123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine
Cowen & Cowen.....813 Market
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockery Co.....403 Market
Sternheim, S. & Son.....528 Market
Wehrli, Albert.....1209 Stockton
Wledero, H. O.....Fourth and Mission

CUTLERY.

Helliwell, R.....108 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market

DRAYMEN AND STORAGE.

Wilson & Bro.....20 Drumm

DRAYMEN AND STORAGE.

Bekins Van & Storage Co.....630 Market

Becarde, J. B., Drayage Co.....22 Drumm

Emmons, G. W.....212 California

Farnsworth & Ruggles.....100 California

McNab & Smith.....205 Davis

Morton Draying & Whse. Co., The.....
110 Battery

Overland Freight Transfer Co.....203 Front

Raubinger Bros.....305 Sacramento

Rode, C. E. & Co.....404 Battery

Strauss, K.....118 Battery

Teale & Co.....708 Sacramento

Union Transfer Co.....Bryant and Second

Western Transfer & Storage Co.....323 Front

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth

Bayley, E. P.....227 Grant Ave

Boericke & Runyon.....231 Sutter

Bremmel, J. G. B.....2501 California

Burnett, G. W.....8 Turk

Clough, Frank.....400 Ellis

Esters von Krakau, W.....25th & Folsom

Ferry Drug Co.....8 Market

Fletcher, David M.....
S. W. cor. Van Ness Ave & Geary

Gates, J. R. & Co.....417 Sansome

Lainer, Rd. Drug Co.....639 McAllister

Langley & Michaels Co.....34 First

Leipnitz, G. & Co.....250 Sutter

Lengfeld's Pharmacy.....202 Stockton

Mack & Co.....13 Fremont

Own Drug Co.....1128 Market

Redington & Co.....23 Second

Richards & Co.....406 Clay

Ryan, D.....3402 Mission

Searby's Pharmacy.....400 Sutter

Schmidt Val.....S. W. cor. Polk & Jackson

Smith, E. J.cor. 5th and Folsom

St. Nicholas Pharmacy.....Market & Hayes

Wakelee & Co.....Bush and Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome

City of Paris Dry Goods Co., The.....
Geary & Stockton

Curtin, C.....911 Market

Davis, R. D. & Co., Geary & Grant Ave

Dinkelspiel, L. & Sons.....29 Battery

Graf Bros.....569 Market

Greenberg & Greenberg.....31 Grant Ave

Hale Bros.....979 Market

Kohlberg, Strauss & Frohman.....107 Post

Kennedy, R. T. Co.....1106 Market

Lippman Bros.....495 Hayes

Livingston Bros.....123 Post

Marcuse, M. & Co.....125 Sansome

Michels & Wand.....26 Kearny

Moran, J. M. & Co.....1009 Market

Murphy, Grant & Co.....Sansome & Bush

Newman & Levinson.....129 Kearny

O'Connor, Moffatt & Co.....121 Post

Priester, Joseph.....1415 Stockton

Sachs Bros. & Co.....Sansome & Bush

Samuels Lace House Co., The D.....
225 Sutter

Schmidt, Ben. J. & Co.....125 Sansome

Schoenholz Bros. & Co.....110 Sixth

Silverman, J.....222 Third

Steen, M. A.Geary and Powell

Strauss, Levi & Co.....16 Battery

Weill, Raphael & Co.....Kearny and Post

Weinstock, Lubin & Co.....Market & Taylor

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning

Works, The27 Tenth

Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College.....24 Post

S. F. Business College.....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner.....Fremont & Howard

Electrical Engineering Co.....509 Howard</p

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.....125 Geary

GROCERS.

Bibo, Newman & Ikenberg.....147 Polk
 Claussen, C.....133d and Capp
 Clift, William Co.....18 Front
 Coghill & Kohn.....390 Front
 DeWitt, M. & Co.....221 Third
 Ehlers & Ohlsen.....300 O'Farrell
 Ehrman, M. & Co.....101 Front
 Foge, J. M.....5th and Mission
 Goldberg, Bowen & Co.....432 Pine
 Granucci Bros.....521 Front
 Haas Bros.....100 California
 Hartter, Hayes & Co.....216 Front
 Hegian, The Howard H. Co.....101 Pine
 Hollmann, Henry.....285 Mission
 Irvine Bros.....13/2 Polk
 Lebenbaum, L. & Co.....222 Sutter
 Lennon, John A.....315 Clay
 Levi, H. & Co.....36 Market
 Meyer, A. & Co.....16 Sacramento
 Parks Bros. & Co.....418 McAllister
 Rathjen Bros.....39 Stockton
 Ring Bros.....19th & Castro
 Smith's Cash Store.....21 Market
 Stulz Bros.....533 Montgomery Ave
 Sussman, Wormser & Co.....
S. E. cor. Market and Main
 Tillman & Bendel.....321 Battery
 West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bremer, O. A.....829 Kearny
 Clabrough, Golcher & Co.....538 Market
 Shreve & Barber.....511 Kearny

HAIR DEALERS.

Goldstein & Cohn.....822 Market

HARDWARE.

Baker & Hamilton.....2 Pine
 Bennett Bros.....35 Sixth
 Brown, Chas. & Son.....807 Market
 Brownlee, J. P.....1612 Market
 Dunham, Carrigan & Hayden Co.....19 Beale
 Froelich, Christian.....202 Market
 Holbrook, Merrill & Stetson.....235 Market
 Its, J. G. & Co.....814 Kearny
 Lloyd-Scovel Iron Works.....159 Fremont
 Mangrum & Otter, Inc.....581 Market
 Marwedel, C. F.....58 First
 Miller, Sloss & Scott.....
Mission and Fremont
 Montague, W. W. & Co.....309 Market
 Montanya, J. De La Co.....600 Battery
 Mossford, Moses.....388 24th
 Osborn Hardware & Tool Co.....411 Market
 Palace Hardware Co.....603 Market
 Philpott & Armstrong.....823 Market
 Rosekrans, H. & Co.....511 Sixth
 Smith, Peter A.....614 Fourth
 Tay, Geo. H. Co.....89 First
 Taylor & Pritchard.....12 Market
 Taylor & Spotswood Co.....135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
 Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
 Colman Co.....130 Kearny
 Fisher & Co.....9 Montgomery
 Hink, Jaenickie & Co.....29 Second
 Kline, Louis & Co.....106 Bush
 Lundstrom, K. A.....605 Kearny
 Meussdorffer K. & Son.....8 Kearny
 Triest & Co.....116 Sansome

HAY AND GRAIN DEALERS.

Anspacher Bros.....211 Pine
 Chase, W. W. Co.....193 Market
 Ellis, H. C. & Co.....105 Stewart
 Goss, Chas. E.....2100 Mission
 Meyer, Albert.....2302 Geary
 Merrow, Geo. & Co.....303 California
 Peters & Cowie.....591 Sixth
 Scott & Magnier.....615 Sixth
 Somers & Co.....564 Sixth
 Vermeil, J. L.....Seventh & Brannan

HEATING AND VENTILATING.

Grannis, J. G. & Co.....565 Mission
 Royal Heating Co., Inc.....210 Mason

HORSE SHOEING.

Odea, Martin.....126 Geary
HOTELS.

California Hotel.....Bush near Kearny
 Gallagher, John P.....Langham Hotel
 Holm & Saxtorph, Baldwin Hotel.....
Hotel Bella Vista.....
 Hotel Rafael.....
 Kingsbury, George W.....
 Kirkpatrick, John C.....Palace
 Occidental Hotel.....Mont
 St. Nicholas.....Market and 11
 Turpin, F. L., The Royal.....126 El.

HOUSEHOLD UTENSILS.

Wlester & Co.....22 Second
ICE DEALERS.

Consumer's Ice Co.....420 Eighth
 Merchants' Ice and Cold Storage Co.,
212 Clay
 Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
 Alliance Assurance Co.....416 California
 Baggs & Stovell.....411 California
 Berthau, Cesar.....423 California
 Butler & Hewitt.....413 California
 Com'l Union Assurance Co.....
416 California
 Craig, Hugh.....210 Sansome
 Davis, J. B. F. & Son.....215 Sansome
 Dornin, Geo. D.....Sansome & Bush
 Fidelity & Casualty Co.....315 California
 Fireman's Fund Insurance Co.....
401 California
 Forbes, A. B. & Son.....Mutual Life Bldg
 Grant, Geo. F.....221 Sansome

Gutte & Frank.....303 California
 Herold, Rudolph, Jr.....415 California
 Ins. Co. of North America.....412 California
 Landers, William J.....205 Sansome
 Liverpool & London & Globe Ins. Co.,
 The.....422 California
 Manheim, Dibbern & Co.....217 Sansome
 Milwaukee Mechanics' Ins. Co.,
410 California
 Natham & Kingston.....501 Montgomery
 New York Life Ins. Co.....Mills Bldg
 New Zealand Ins. Co.....312 California
 Norwich, Union Fire Ins. Society.....
314 California
 Pacific Mutual Life Ins. Co of California
Montgomery & Sacramento
 Pacific Surety Co.....Safe Deposit Bldg
 Parker, Chas. M. T.....214 Pine
 Potter, Edward E.....102 Pine
 Preferred Accident Insurance Co.,
Mills Bldg
 Shields, A. M.....Crocker Bldg
 Transatlantic Fire Ins. Co.....213 Sansome
 Turner, Geo. W.....315 Safe Deposit Bldg
 Vess, Conrad & Co.....204 Sansome
 Watson, Taylor & Sperry.....322 Pine
 Watt, Rolla V.....Pine & Sansome
 Wilson, Horace.....201 Sansome

IRON WORKS.

California Iron Yard.....610 Second
 Morton & Hedley.....231 Fremont
 Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
 Nippon Company.....403 Geary
 Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
 Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....814 Market
 Barth, Rudolph.....111 Post
 Brittain & Co.....22 Geary
 California Jewelry Co.....131 Sutter
 Eisenberg, A. & Co.....126 Kearny
 Egan National Watch Co.....206 Kearny
 Fershtand, Theodore.....126 Kearny
 Glindeman, N. W.....5 Third
 Greenzweig, George & Co.....206 Kearny
 Hall, A. T. & Son.....643 Market
 Huguenin, Adolph.....814 Market
 Jarrel, John R.....817 Market
 Judis, Alphonse Co.....1 Chronicle Bldg
 London Diamond Co.....35 New Montgomery
 Lundberg & Lee.....232 Post
 Nerdman Bros.....131 Sutter
 Phelps & Adams.....120 Sutter
 Radke & Co.....118 Sutter
 Reinschmidt & Hadendorf.....207 Sutter
 Schumacher & Co.....621 Market
 Schussler, M. & Co.....713 Market
 Schwartz, K. G.....502 Battery
 S. F. Diamond House.....225 Sutter
 Sbrevé & Co.....Crocker Bldg
 Sorenson, James A. Co.....103 Sixth
 Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk.....207 Sutter
KNITTED GOODS.

Gantner & Mattern Co.....29 Post
 Pfister, J. J. Knitting Co.....61 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
 Jacobs & Co.....113 Kearny
 Marks Bros.....1210 Market
 Rosenthal, S. & Co.....337 Market

LADIES' TAILORS.

Mackay, John W.....7 Nevada Block
 Feder, M.....139 Ellis
 Flamm, G.....1435 Polk
 Frances, M.....756 Sutter
 Gardner, A.....2012 Fillmore
 Lowenthal & Co.....914 Market

LAMPS.

Boesch Lamp Co.....585 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
 S. F. Laundry Association.....131 Ellis
 U. S. Laundry Association.....311 Sixteenth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....583 Mission

LAW BOOK PUBLISHERS.

McGraw-Hill Whitney Co.....438 Montgomery

CAN TOBACCO DEALERS.

Goldberg, M.....730 Montgomery

CANDY DEALERS.

Goldberg, M.....526 Washington

CANDY AND LEATHER GOODS DEALERS.

Leather Goods Co.....401 Front

BOOKS.

Franck, M.....109 Battery

FRUIT DEALERS.

Harbach, M.....131 Washington

KLASSER & CO.

Klopper & Co.....209 Mason

KULLMAN, SAM.

Kullman, Sam.....706 Battery

WAGNER LEATHER.

Wagner Leather Co.....306 Clay

LIGHT AND POWER COMPANIES.

Equitable Gas Light Co.....California

LIME AND CE.

Cowell, Henry & Co.....211 Drumm

LITHOGRAPHERS.

Bosqui Printing & Engraving Co.....

CLAY.

Britton & Rey.....525 Commercial

California Lithograph Co.....518 Clay

Master Label & Litho. Co. & Bryant

Hoesch, Louis Co.....325 Sansome

Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....409 Taylor

Kelly, Thos. & Sons.....1629 Pine

McCord, Alex & Co.....221 Ellis
 Nolan, John & Sons.....1611 California

LUMIER DEALERS.

Albion Lumber Co.....33-34 Crocker Bldg

BLYTH & TROTT.

Spear and Mission

CASPAR LUMBER CO.

20 California

DOE, CHAS. F. & CO.

101 Howard

DOLBEER & CARSON.

10 California

GRAY'S HARBOR COMMERCIAL CO.

237 California

HEYWOOD, FRANKLIN.

5 Market

HINN, F. A. CO.

Santa Cruz

HOOPER, C. A. & CO.

204 Front

HOOPER, F. P. & J. A.

4 California

JONES, RICHARD C. & CO.

739 Bryant

MEYER, ADOLPH.

1510 Devisadero

MORRISON LUMBER CO.

732 Brannan

PAGE & TALBOT.

314 California

RENTON, HOLMES & CO.

33 Steuart

SCOTT & VAN ARSDALE L. CO.

.....Fifth and Brannan

SPEAR & TALBOT.

.....Third and Brannan

SPEAR & TURNER.

320 Sansome

TRUCKEE L. CO. OF S. F.

6 California

UNION LUMBER CO.

6 Sixth & Channel

WIGMORE, JOHN & SONS CO.

29 Spear

MACARONI MANUFACTURERS.

California Italian Paste Co.....

CAKES.

.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Brownell, Jas. S.....132 Market

CALIFORNIA TOOL WORKS.

143 Beale

CYCLOPS IRON WORKS.

223 Main

EVANS, C. H. & CO.

188 Fremont

GARRATT, W. T. & CO.

Fremont & Natoma

HALL, ROBERT.

108 Main

HARRON, RICKARD & MCCONE.

21 Fremont

HENSHAW, BULKLEY & CO.

.....Fremont and Mission

MARTIN PIPE & FOUNDRY CO.

.....33 New Montgomery

MEESSE & GOTTFRIED CO.

167 Fremont

MOORE, CHAS. C. & CO.

32 First

ORIENTAL GAS ENGINE WORKS.

229 Folsom

PACIFIC TOOL AND SUPPLY CO.

467 Mission

RALSTON IRON WORKS.

222 Howard

SWAIN HADWEN MFG. CO.

215 Spear

TATUM & BOWEN.

34 Fremont

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....230 California

PRINTERS.

Bent & Meyerderks.....40 California
Commercial Publishing Co.....34 California
Cubery & Co.....587 Mission
Dempster Bros.....Glen Park Av. & Bond
Eastman, Frank & Co.....509 Clay
Freygang-Leary Co.....113 Davis
Hughes, Edward C.....511 Sansome
Janssen Printing & Binding Co.....
.....23 Stevenson
Monahan, John & Co.....412 Commercial
Munk, R.....805 Mission
Murdock, C. A. & Co.....532 Clay
Myself-Rollins Co., The.....22 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co., The.....656 Mission
Sterett Printing Co.....933 Market
Stuetzel & Co.....109 California

PRINTERS' INK.

Reed & Goodman.....513 Sacramento

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co.....54 Crocker Bldg
Flood, James L.....7 Nevada Block
Hancock, R. J.....928 Broderick
Hewes, D.....412 Kearny
Hooker, C. J.....917 Bush
Law, Hartland.....2304 Van Ness Ave
MacKay, John W.....7 Nevada Block
Marye, Geo. T., Jr.....234 Montgomery
Quinn, John E.....230 California
Rodgers, Arthur.....16 Nevada Block
Shields Estate Co.....324 Bush
Wilson, A. W.....Hotel Richieu

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.,
.....149 First
Jackson, Byron Machine Works.....
.....411 Market

RAILROAD TILES AND TAN BARK.
Bender Bros.....5 Market

REAL ESTATE DEALERS.

Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....10 Montgomery
Baldwin, O. D. & Son.....22 Montgomery
Breese, G. L. & Co.....Hayward Bldg
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co.....20 Montgomery
Center & Spader.....11 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....633 Market
Flinn, Harrington & Co.....238 Montgomery
Giselman, William, Trustee.....
.....120 Phelan Bldg
Hendricksen, William & Co.,
.....614 Claus Spreckels Bldg
Heyman, Jacob & Son.....117 Sutter
Hooker & Lent.....14 Post
Investors' Agency, The.....137 Montgomery
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons.....5 Montgomery
McAfee Bros.....108 Montgomery
McElroy, R. D.....4 Phelan Bldg
Oliver, B. P.....114 Montgomery
Patterson, Geo. W. H. & Co.,
.....11 City Hall Sq
Pforr, John.....1183 Oak
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan.....304 Montgomery
Shalnwald, Buckbee & Co.,
.....210 Montgomery
Smith, Julien.....420 Montgomery
Strassburger, I. & Co.....322 Montgomery
Umbsen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc.....
.....513 California

RECREATION GROUNDS.

Herman, R.....Harbor View Park

REFINERS.

Selby Smelting & Lead Works.....
.....416 Montgomery

RESTAURANTS.

Bay State Restaurant.....29 Stockton
Berger, John.....332 Pine
Blanco & Brun.....N.E. cor. Eddy & Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland.....329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....205 Kearny
Gutzeit & Malfanti.....110 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Loupy, Noel P.....126 Geary
Page & Falch.....Turk and Mason
Peterson, P.....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priet, P. & Co.....Geary and Stockton
Ruediger & Loesch.....111 Larkin
Schwarz & Beth.....O'Farrell and Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....Market and Park Ave
Young, H. H.....228 Kearny
Zinkand, Chas. A.....927 Market

RIGGERS.

Rice, Peter.....17 Howard

RUBBER GOODS.

Bost. Wov. Hose & Rubber Co.,
.....14 Fremont
Bowers Rubber Co.....42 Sacramento

Goodyear Rubber Co.....577 Market
G. P. and Rubber Mfg. Co., The.....
.....30 Fremont

Morgan & Wright.....305 Larkin
N. Y. Belting & Packing Co.....509 Market
Occidental Rubber Co.....
.....35 New Montgomery
West Coast Rubber Co.....
.....35 New Montgomery
Winslow, C. R. & Co.....44 Second

SAFES.

Hall's Safe & Lock Works.....605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....33 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister
SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....221 First

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome
Hillens, F.....200 Davis

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.
Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....1358 Market
Steiger Terra Cotta & Pottery Works
.....1556 Market

SEWING MACHINES.

Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine Co.,
.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.

Hay & Wright.....36 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.

Foard, L.....26 East
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market
Balfour, Guthrie & Co.....316 California
Chapman, W. B.....123 California
Delius & Co.....209 Safe Deposit Bldg
Dieckmann & Co.....421 Market
Eddy, Falk & American Trading Co.,
.....123 California
Grace, W. R. & Co.,
.....N. E. cor. Cal. & Battery
Johnson-Locke Mercantile Co.,
.....123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsui & Co.....415 Safe Deposit Bldg
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co.....310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co.....109 California
Parrott & Co.....306 California
Pike, Chas. W. & Co.....124 California
Plint, J. Co.....504 Jackson
Plummer, Geo. E. & Co.....51 Steuart
Spreckels, J. D. Bros. & Co.....327 Market
Urlich, J. F.....122 Clay
Webster & Dunbar.....304 Davis
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Beamish, P.....Columbia Bldg
Ide, Geo. P. & Co.....516 Market
Lautermilch, The L. Shirt Mfg. Co.,
.....323 Bush

SILK MANUFACTURERS.

Carlson-Currler Co.....8 Sutter

Nonotuck Silk Co.....535 Market

SMOKERS' ARTICLES.

Heininger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Gootz.....307 Sacramento
Lille, Charles, N.W. cor. Bay & Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA WATER MANUFACTURERS.

Becht, J. G. & Co.....304 Stockton

Belfast Ginger Ale Co., Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

SPORTING GOODS.

St. Germain Billiard Co.....17 Fremont

STAMP DEALERS.

Makins & Co.....506 Market

Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonstell & Co.....401 Sansome
Crocker, H. S. Co.....215 Bush
Heyemann, Milton.....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STATISTICIAN AND ECONOMIST.

McCarty, Louis P.....2397 Pine

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co.....5 Montgomery Ave
International Nav. Co.....30 Montgomery
Occidental & Oriental Steamship Co.,
.....421 Market
Pacific Coast Steamship Co.....10 Market
Pacific Mail Steamship Co.....421 Market
Peterson, James P.....56 Steuart
Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Eschen & Minor.....8 Mission
Freese, A. C.....55 Mission
McAllister, Woodside & Co.....112 Leidesdorff
Menzies, Stewart & Co.....514 Battery

STORE AND OFFICE FIXTURES.

Sinmen, John.....348 Phelan Bldg

Thoms, J. W.....1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Steiger & Kerr.....350 Main

STOVES AND RANGES.

Schiack, John C.....13 Bluxome

SURETY BONDS.

Empire State Surety Co.....104 Sutter

SURGICAL INSTRUMENTS.

Folkers, J. H. A. & Bro.....815 Market

Hoppe & Robinson.....404 Sutter

SURVEYING INSTRUMENTS.

Lletz, A. Co.....422 Sacramento

SYRUPS.

Long Syrup Refining Co.....8th & Brannan

Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.

Empire Milling Co.....310 Townsend

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co.....7 Montgomery

Byrne, Jos. & Co.....1145 Mission

Ford, C. W. R. & Co.....116 Sutter

Gallagher, P. H. & Co.....809 Market

Reiss Bros. & Co.....24 Sutter

Stein, Simon & Co.....Second & Market

TAILOR TO TRADE.

Hilp, Henry.....102 Battery

TANNERS.

Eagle Tannery.....26th & San Bruno Ave

Legallet-Hellwig Tanning Co.....401 Front

Norton Tanning Co.....312 Clay

TANNING EXTRACTS.

California Tanning Extract Co.,
.....218 California

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co.....118 Market

Burmeister, Henry W.....1143 Market

Castle Bros., Davis & Sacramento

Caswell, Geo. W. & Co.....41 Sacramento

Folger, J. A. & Co.....104 California

Guitard Mfg. Co.....119 Front

Hills Bros.....128 Market

Hollman, Henry.....2805 Mission

Huddleston & Co.....52 Market

Jones-Paddock Co.....26 Fremont

Schilling, A. & Co.....108 Market

Thierbach, Chas. F. & Co.....306 Battery

Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Tele-

graph Co., The.....216 Bush

Weine, E. F.

.....Supt. Am. Dist. Telegraph Co.

TENTS AND AWNINGS.

Ames & Harris, Inc.....100 Sacramento

Neville & Co.....31 California

THEATRES.

Belasco, Fred.....Alcazar Theatre

Walter Orpheum Co.....113 O'Farrell

TIN CAN MANUFACTURERS.

Union Can Co. of S. F.

.....Battery & Lombard

TITLE INSURANCE.

California Title Ins. and T. Co.,
.....Mills Bldg

TOWEL COMPANIES.

Mercantile T. & L. Co.....251 Jessie

S. F. Towel Co., The.....519 Folsom

TRANSFER COMPANIES.

Commercial Transfer Co.....115 O'Farrell

Morton Special Delivery Co.....110 Battery

Pacific Transfer Co.....20 Sutter

People's Express Co.....20 Market

River Express Co.....10 Drumm

Wells, Fargo

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,000 COPIES.

Issued monthly at the office of the Association, Mills Building, 5th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

The "Review" regrets to announce the illness of the Merchants' Association's present and former presidents. Both gentlemen have been confined to their houses for a fortnight or more. Mr. Symmes is now on the road to recovery, and it is hoped the same report will soon come from Mr. Dohrmann.

THE CITY NEEDS MORE POLICEMEN.

In regard to the present prevalence of crime (when was it not prevalent in this or any other city?) it is pertinent to remark that the right agency for its suppression is the policeman.

Judges with backbone are good. Life sentences for highway robbery are excellent. But to have the Judge apply the sentence, you must first catch your robber. For the nabbing of criminals with sufficient frequency to keep crime within tolerable bounds the police force of San Francisco is not at present numerically adequate.

You can figure it out yourself: There are 505 patrolmen on the force. There are at least 400,000 people in the city. That means one patrolman to every 792 of population, or probably the proportion of patrolmen is a little less. The Charter permits the city to maintain a patrolman to every 500 of population, and that is none too many. An Ohio statute makes it mandatory on all cities in that State to have one patrolman to every 150 of population. In San Francisco we need more and have less.

Local conditions are peculiar. We have a long water front, a constant influx of sea-faring people, and a Chinatown which is notorious the world around as a breeding place of Oriental crime and a focus of contamination to the sub-strata of Occidental society. Recently we have been having the discharged soldier boy, in some cases flush and boisterous, in others penniless and desperate. We have more saloons than we really need, and a drunken man often takes the attention of a policeman who might be catching a thief. A patrolman to every 500 of the population is a small enough proportion; one to every 192 is altogether too small.

Nobody would have good reason to complain if the Board of Supervisors should increase the police force to the limit of the Charter.

**THE NEW
CHARITIES
COMMITTEE.** The new Charities Committee has been put into practical operation. It is designed to help the business community to protect itself against fraud in the guise of charity. The plan is explained in this issue of the "Review." The first step on the part of the Association for complete success is the co-operation of the business

men of the city.

To prevent misunderstanding it will be well to emphasize two features of the plan that deserve special attention.

First, the functions of the Charities' Endorsement Committee are entirely different and separate from those of the Associated Charities.

Second, its necessary expenses must be defrayed from a fund of its own, created especially for that purpose, donations to which should not be considered donations to charity, nor in any sense substitutes for them. Subscriptions to this fund will assist charity by preventing the waste and theft of its money, but they will not take its place any more than lubricating oil will take the place of the engine.

The work of the Endorsing Committee is so distinct from that of the Associated Charities that if the latter wished to go into direct relief work it would have to undergo the committee's investigation in order to obtain its endorsement just like any other philanthropic organization. This independence is necessary to the committee's usefulness and will be permanently maintained.

The committee will, however, purely as a matter of expediency, have its headquarters in the offices of the Associated Charities, and for the carrying on of its investigations will avail itself of the latter's trained and efficient office force. This is in the interest of an economy of administration which will commend itself to every intelligent person, and is in itself one of the best indications that the plan is practical and will work.

The special fund to cover the committee's expenses of administration will be used only for that purpose. It will not be given to relieve distress, and hence each work, viz., the investigation of charities, and the work the charities perform, will require separate support. The maintenance of the Endorsement Committee's fund, however, should not be looked upon as an additional burden which the charitable are called upon to assume. They will find it is good business, and money well invested, for it will reduce the number of sham charities and

fraudulent solicitors, and make the money devoted to relief work go three or four times as far as it otherwise would.

IMPROVING THE CITY'S CLIMATE.

Improving a climate seems a little beyond human power, and, taking the words literally, it usually is. Yet the Merchants' Association has achieved in San Francisco something which has had precisely that effect, and to a noticeable degree.

Ever since its inception the Association has devoted a good part of its activity to obtaining better pavements and keeping the streets clean. The two things go together. With an old-fashioned San Francisco pavement, such as we had seven or eight years ago throughout the downtown district, clean streets were impossible. There is nothing that will clean cobbles except a wind.

The wind did it. Dust lay in the interstices of the cobblestones, defying broom and sweeping machine, until a fresh ocean breeze came along, scoured it up, and landed it in people's eyes, ears, and nostrils. Then they grumbled at San Francisco for a windy place. It was really the dust that ruffled their tempers.

With smooth pavements and better street sweeping, the nuisance has been reduced at least one-half. This is equivalent to saying that we only have half as much wind. Of course, the wind has not decreased in quantity, but if the annoyance has, the effect is as good as though the climate had undergone a change. Nobody objects to a fresh, clean breeze, always provided it be fresh and clean. If it is not laden with refuse and debris, it is not apt to be noticed, except as something sanitary and welcome.

As the improvement goes on, and the area of good pavement and clean streets is extended the dust nuisance and the wind will become less and less noticeable. People are already beginning to forget how trying those things used to be, and in course of time they will cease to regard San Francisco as any more windy than other cities about the bay.

Board of Directors' Proceedings.

MORE LIGHT ON "DARK NIGHTS".

The Board of Directors has petitioned the Board of Public Works to provide, in the next contract, for reducing the number of nights when no street lamps are lighted from five to three nights each month, and has asked that the Gas Inspectors be authorized to order the lamps to be lighted on any or all of these three nights, if the condition of the weather renders this necessary to prevent the streets being in darkness.

IMPROVED LIGHTING FOR COLUMBIA AND UNION SQUARES

The triple Wellsbach gas lamps on Market street and Van Ness avenue having given general satisfaction, the Association has petitioned the Board of Public Works to illuminate Columbia Square and Union Square by placing the triple lamps around the four sides of these squares. This will give one square, on each side of Market street, well lighted and thus made attractive as a recreation ground during the evenings for those who may be unable to enjoy them during the day.

PUBLIC CONVENIENCE STATION.

The Board of Park Commissioners has been requested to include in its estimates for the ap-

propriation necessary to maintain the Public Squares during the next fiscal year, a sufficient amount to construct the proposed underground public convenience station in Union Square. Plans for this have already been furnished by the Merchants' Association, and strong efforts will be made by the Board of Directors to secure this much-needed improvement during the coming year.

STREET REPAIRING.

While a great deal of street repairing has been performed during the past year, the necessity for more work of this kind is apparent every day. Many basalt-block streets are in such condition that patching does little good. The entire pavement on many streets should be taken up and the basalt blocks relaid evenly and properly. A larger number of repair gangs should also be kept stationed in all portions of the city and be prepared to attend to complaints from any district at once.

The Board of Directors has requested the Board of Public Works to provide in its estimates for the next tax levy, for furnishing and maintaining a sufficient number of repair gangs to keep the accepted streets in good repair.

MERCHANTS' ASSOCIATION

REVIEW



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SAN FRANCISCO, CAL., MAY, 1902.

No. 69.



Copyrighted, 1901, by Edward H. Mitchell, 225 Post Street, San Francisco.

Telegraph Hill

SAN FRANCISCO'S WATER FRONT.

The commerce of half a world will some day ebb and flow across this favored strip of bay shore.

THE IMPROVEMENT OF TELEGRAPH HILL.

What San Francisco Could Do with One of the Most Beautiful and Commanding Park Sites in the World.

Report of Special Committee consisting of Messrs. Robert H. Fletcher, John McLaren and Bruce Porter.

San Francisco, California, April 3d, 1902.
To the President and Board of Directors of the
Merchants' Association—

Gentlemen: The committee appointed by you for the purpose of considering certain proposed action for the preservation and beautification of Telegraph Hill, begs to report as follows:

The membership of the committee comprises Mr. Robert H. Fletcher, Curator of the Mark Hopkins Institute of Art; Mr. John McLaren, Superintendent of Public Parks and Squares, and Mr. Bruce Porter. At its preliminary meetings Mr. C. E. Grunsky, City Engineer, and Mr. Frank J. Symmes, President of the Merchants' Association, were present by invitation.

At the request of the committee, Mr. Grunsky submitted for its information certain maps and data from which the committee was enabled to familiarize itself with the past and present conditions of Telegraph Hill. At a subsequent meeting the committee made a thorough examination of the hill and its surroundings. As a result of these investigations the committee finds:

PLACE ENDANGERED BY QUARRYING.

That by reason of the excavating being done by certain property owners at the base of Telegraph Hill wherein established street grades have been disregarded, streets cannot be improved to the official grades; certain portions of the hill have been and are being made unfit for residence purposes and the eastern and northern slopes of the hill rendered unsightly in the extreme.

Your committee considers it unnecessary to dwell upon the damage done to property, municipal and individual, by this demolition, the evil being already realized by your honorable body, as is also the fact that it is a constantly

increasing one, for which the longer the devastation goes unchecked the more difficult and costly becomes the cure, if indeed it does not reach a point at which it becomes incurable.

As regards the artistic phase of the matter, however, much remains to be said. In the first place your committee would point out that cities often have a natural character of their own and it is in the treatment of these characteristics, in their preservation and development to the best advantage, that the city is rendered attractive and the wisdom of city improvement demonstrated.

A CITY OF BEAUTIFUL HILLS.

In the great majority of cities, their beautification is, by reason of the uninteresting nature of their locations, dependent on the creative impulse: that is to say, on artistic additions in the way of monuments, architecture and parks, with more or less artificial effects.

San Francisco, on the contrary, is wonderfully fortunate in having one of the most picturesque locations imaginable. It is the city of beautiful hills. Nature has been extraordinarily lavish in this direction. Our residents, accustomed as they are to these daily surroundings, do not always, perhaps, appreciate their heritage. But the traveled man, the stranger of artistic taste, the home-comer who has seen other cities, is invariably impressed with the magnificence of our views and delighted with the loveliness and diversity of the scenery.

Many famous writers have given notable pen pictures of our city with its striking individuality. Stevenson, Charles Dudley Warner, Froude, Kipling and others could be cited.

Mr. James Bryce, the celebrated author of "The American Commonwealth," says "Few cities in the world can vie with San Francisco either in the beauty or in the natural advantages of her situation: indeed, there are only two

places in Europe—Constantinople and Gibraltar—that combine an equally perfect landscape with what may be called an equally imperial position."

ITS SKIES LIKE THE SKIES OF GREECE.

He goes on to describe our magnificent bay with its far-stretching arms and rocky isles, the distant line of sentinel mountains, the majestic gateway of the ocean, through which ships bear us commerce from the ultimate shores, and the rich valleys sweeping away to the southern horizon.

"The city itself," he says, "is full of bold hills, rising steeply from the deep water. The air is keen and dry and bright, like the air of Greece, and the waters not less blue. Perhaps," he says, "it is this air and light, recalling the cities of the Mediterranean, that makes one involuntarily look up to the tops of these hills for the feudal castle, or the ruins of the Acropolis which must crown them."

The stranger does not find our hills Acropolis crowned. On the contrary, he finds one of the most prominent, one of the most artistic and one most intimately connected with the early history of the town, Telegraph Hill, situated on the very front of the city's fair face, scarred, gashed, dismantled and forlorn.

HIGH VALUE OF THE BEAUTIFUL.

The history of all cities invariably shows that artistic values in time become commercial values. The beautiful in a city transmutes itself, in the course of years, into wealth of many kinds, wealth intellectual, wealth moral and wealth material. To save the artistic values is as wise as to save the more immediately visible utilitarian values. Many cities could be evidenced in proof of this; many cities which, in their early career, thoughtlessly sacrificed these artistic values, are to-day paying a

hundred fold their original price to restore them.

Hence, in your committee's opinion, there is absolutely no question as to the great desirability of preserving Telegraph Hill from further demolition and restoring it to a state of natural comeliness.

Your committee has considered a great variety of plans which have been formulated by the City Engineer with these objects in view. Considering it unnecessary to enter into an explanation of all these projects, details of them in fact being given by the City Engineer in another report, the committee confines itself to making the following recommendation as one that will achieve the desired results at the least cost and with absolute certainty:

HOW TO PRESERVE THE HILL.

It is proposed that the city acquire the land on the eastern, northeastern and northern slopes of Telegraph Hill, together with all that portion of the block of land bounded by Kearny, Dupont, Greenwich and Lombard streets, lying east of Telegraph Place and Good Children street.

It is believed that by the purchase of the land on the eastern, northeastern and northern slopes as indicated, the preservation of the hill would be insured. Quarrying could be permitted on the eastern half of the blocks shown until city property was reached, and then it would cease. By the purchase of the entire blocks in question quarrying, of course, would cease immediately and perhaps minor advantages be gained, but the acquisition of the land described above, it is believed, would practically solve the problem.

It is proposed that all of this acquired property be made park land, including the portions of streets within the area designated and which would be unavailable for traffic.

WINDING ROAD TO THE TOP

It is further proposed to set out hardy trees, shrubs, vines, and other plants, on the hill sides, at the same time preserving the natural appearance as far as possible, with such grading as is necessary to retain the hill slopes.

In order that this park with its magnificent view may be utilized, it is proposed to use the eastern portion of the block bounded by Dupont, Greenwich, Kearny and Lombard streets for the building of a road which will start from Greenwich street and Telegraph Place, winding around the northern and eastern hill slopes with a gradual ascent that will bring it to the top of the hill at the south side of the present Pioneer Park.

These improvements also contemplate a driveway and promenade along the eastern and northern crest of the hill, with winding paths and stairways and a low parapet wherever the steepness of the declivity renders it advisable.

AN UNRIVALLED ADORNMENT.

The cost of this project, as presented in the estimate of the City Engineer, is as follows:

Land purchase	\$452,000
Road construction, temporary stairways and paths	8,000
<hr/>	
Total	\$460,000

In conclusion it may be stated that this plan, while preserving Telegraph Hill, that historical landmark that played so thrilling a part in the adventurous days of old, rendering it an adornment to the city and adding to our already famous parks one that will be unrivaled in the United States for its picturesque location and remarkable view, will in no way interfere with such other improvement in the way of increased facilities for traffic to the northern sections as the growth of the city in the future may demand. Very respectfully,

(Signed) ROBERT H. FLETCHER.
For the Committee.

OVERHEAD WIRES RAPIDLY DISAPPEARING.

Seven Hundred and Twenty-Eight Miles Removed, and Fifteen Thousand Miles of Conductor Laid Since the Ordinance was Passed.

Written for the REVIEW by William R. Hewitt, Chief of the Department of Electricity.

NOTE BY THE EDITOR:—The unsightliness and danger of overhead electric wires led the Merchants' Association, early in 1899, to make efforts for their removal from the business streets of San Francisco. A conference was arranged between President Dohrmann and Supt. King, of the Association, and representatives of the telephone, telegraph and electric lighting companies, at which the latter agreed to join with the Association in the framing of an ordinance compelling the burial of the wires within a certain time, and to comply with its provisions, the work to be carried out under the direction of the Department of Electricity. Strict compliance with the original ordinance has been impossible, because in a great many cases the poles of private companies have been carrying the city's wires, and the appropriations for the Department of Electricity have not been sufficiently regular to enable it to take them entirely out of the way. The companies have acted in good faith throughout, and may be expected to complete their part of the contract as soon as the city makes it possible for them to do so.]

The following table will show what progress has been made in the work of burying San Francisco's electric wires since the passage of the ordinance:

Total amount of overhead wire removed	728.8 miles
Total number of poles removed	421 miles
Total amount of cable laid	116 miles
Total amount of conductor laid	15,000 miles

In order to clear the streets of overhead wires in the downtown districts, the Board of Supervisors passed Ordinance No. 214, August 14th,



THIRD STREET—A LITTER OF WIRES OVERHEAD.

1899, which provides that the city be divided into four underground districts.

The first district, in which the time limit was to expire in February, 1900, included that part of the city east of Montgomery and New Montgomery streets, from Washington to Howard and the bay.

The second included that section of the city between Stockton, Fourth and Kearny on the west, Montgomery and New Montgomery on the east, New Montgomery and Bush on the north and Howard on the south, in which the time was to expire January 1st, 1901.

The third, in which the limit was July 1st, 1901, included that section of the city between Taylor and Sixth on the west, Sutter on the north, Howard on the south and Stockton and Fourth on the east.

ONLY MESSENGER WIRES EXCEPTED.

The fourth included all the district between Franklin and Fulton on the west and bounded by the general lines of the fire limits up Larkin and out Polk street as far as Clay, with an eastern boundary on Powell street. In this district the time was to expire July 1st, 1902. This

also included Mission street to the ferries and Third street as far south as Townsend.

At the solicitation of the messenger companies, provision was made for the retention of messenger service wires overhead to cross streets at a common point.

Previous to the passing of this ordinance, in response to a communication to the Board of Supervisors requesting an annual appropriation for underground work, the Department of Electricity was granted an appropriation of \$20,000, and preliminary work was begun for underground construction, which included the designing of an entirely new system, with an equipment of conduits, manholes, cables, standards, box standards and boxes. The city was laid out in four underground districts, the first of which included all that section east of Third and south of Market to the bay.

Twenty thousand feet of 2½-inch steel conduit was laid and 45 manholes were constructed, which work was practically completed by June 30th, 1899.

APPROPRIATIONS WERE LACKING.

No appropriation was made for the fiscal year 1899-1900 for the Department of Electricity, nor for the fiscal year 1900-1.

For the fiscal year 1901-2 an appropriation was made which enabled this department to lay 25,000 feet of conduit and construct 55 manholes.

In No. 2 underground district, which included that section of the city east of Stockton, north of Market and south of Broadway to the bay, this work was practically completed by the 1st of March.

Work was immediately begun by drawing in cable into underground district No. 1, which district is practically completed.

Work is about to be commenced in district No. 2, the cable for which is purchased and on hand. The work will be completed by June 30th of the present year.

TIME LIMIT HAD TO BE EXTENDED.

Since no appropriation was made for this department for underground work as heretofore mentioned, an ordinance was passed in February, 1900, by which the expiration of the time limit was extended for the several underground districts until such time as this department should remove its wires; and, as this department was practically without poles of its own in the down-town districts, it followed that the companies were unable to remove their poles and wires, although prepared to do so.

The work of removing overhead wires proved to be a much larger undertaking than was supposed at the time of passing the ordinance, although the companies at that time consulted with the Merchants' Association and practically agreed to the time limits as set in the ordinance. Still they find themselves unable to remove their wires as rapidly as they could wish, although working constantly with a reasonable amount of diligence.

The San Francisco Gas and Electric Co. has removed all of its poles and wires in under-

ground district No. 1, with the exception of those still occupied by the city, and is rapidly proceeding with the work of removal in the other districts.

WORK OF THE COMPANIES.

The Mutual Electric Light Co. has removed all overhead construction from districts Nos. 1, and 2 and is proceeding to remove its overhead construction in district No. 3 and district No. 4, which work is steadily progressing.

The Pacific States Telephone and Telegraph Co., which has had by far the greatest amount of work to do, has removed practically all of its overhead construction in districts No. 1 and 2, with the exception of those poles still carrying municipal wires, and work is steadily progressing in the other districts.

The Western Union Telegraph Co. has removed its wires from all of the districts, putting everything underground within those districts, and has no overhead construction standing, save that occupied by the municipal service.

The Postal Telegraph Co. is proceeding rapidly to remove its wires and change its con-



SUTTER STREET—CLEARED OF WIRES BY THE ASSOCIATION'S EFFORTS.

struction to an underground service, and will clear all of the districts in about four months.

In addition to the underground construction, maps were draughted of all the buildings in underground districts 1 and 2, having in view the fixing of common points of crossing for the district messenger service. The consent of the property owners to the construction and erection of standards has been obtained from a majority, and there remains to be done the placing of the standards and the stringing of the cables, which has been deterred because of the street construction still standing.

HARD TO GET SUPPLIES.

Great difficulty has been experienced by the several different companies in obtaining underground conduit and cables, owing to a rush of orders in the Eastern factories. Orders have been carried forward for a great length of time, so that it has been impossible to work as rapidly as could be desired.

The conduit generally used has been steel pipe, terra cotta, fibre and redwood.

The work is proceeding as rapidly as possible and it is only a matter of the necessary time when there will be no more overhead wires in the down-town streets.

One-third of the population of the United States now lives in cities. A hundred years ago the proportion was about one-thirtieth.

WISDOM OF ACQUIRING SUTRO HEIGHTS.

They would Add to San Francisco's Renown, Attract Visitors, and help make the City a Delightful Place of Residence.

Written for the REVIEW by Fairfax H. Wheelan, Director of the Merchants' Association.

Never before in the history of the world has the fact been so clearly recognized that the public have a right to all the natural beauties that surround a municipality. Never before in the history of the world have men been so anxious to disfigure these points of beauty. Where nature has fashioned a masterpiece, there comes the bill-sticker and the painter, and in half a day disfigures what it has taken ages to form for the delight and admiration of man. Scenic railways are put up to mar the scene. Giant revolving wheels are erected to lift a few to a better outlook and spoil the view of those who remain upon the ground.

SAN FRANCISCO'S PEERLESS SITE.

San Francisco sits in splendor beside the Golden Gate. The world has to show no city enthroned on a more picturesque site. It remains for her citizens to preserve and to protect the natural beauties of her surroundings. It is their duty, as it should be their pleasure, to cherish the glorious heritage that has come to them, and by the means of art add new beauties to the frame and setting of their city. Property acquired to this end is for the good of all. It benefits every man, woman and child. It adds new pleasures to life, spreads the renown of the city, attracts visitors to our shores and lures them to stay. It pays in heart and in pocket, and puts our city in line with the enlightened policy of all the great and beautiful cities of the world, in line with all the best that there is in modern life and our new civilization.

SUTRO HEIGHTS SHOULD BE PURCHASED.

No time should be lost. Delay means a greater cost and a lost opportunity. The important points of beauty should be acquired at once. No better investment can be made by the municipality. The purchase of Sutro Heights and the property on the south side of Cliff avenue should be included in the proposed bond issue. No movement would enlist so hearty a support by so overwhelming a majority of our citizens.

When the city has acquired these properties, and some holiday has come, let the proper authorities proceed, amidst a grateful crowd of citizens, a joyful, thankful crowd of men, women and children, to demolish the rookeries and eyesores that now shut out with hideous front a view of majesty and splendor, to remove the scenic railway that is *not* scenic, and to dismantle the giant wheel and all the other monstrosities that make even the seals bark hourly in protest, and wring screams from the seagulls as they fly by.

A DIFFERENT SCENE.

Then let the crowd proceed to the beautiful grounds that make the Sutro Heights; let them note the graceful trees and rare shrubs and brilliant flowers that surround them; let them note the bright-winged butterflies that delight to flutter in that joyous scene; let them listen to the song of the birds and the hum of the bees that seek their fragrant honey there; let them stand upon the heights and look out o'er the sea that spreads its glory below, stretching afar to the land of the lotus; let them note the dark billows with their white edges where they pour their beauty on the tawny sands, and "the fan-like jets of silver upon the rocks, which slowly rise aloft like water spirits from the deep, then shiver, and spread, and shroud themselves, and disappear in a soft mist of foam"; let them note the far-distant Farallones and the long line of horizon where the beauties of sea and sky meet; let them note the graceful curve of the shore and

the beautiful outlines of the distant hills on either hand that fade away in harmonious colors that seem almost akin to distant music, and make a melody to the eye; and then in that brilliant atmosphere, with the fresh ocean breeze about them, and the glories of sky and sea and earth around them, they will mutter a thankful prayer, deep and strong, that San Francisco—their city—the Queen of the Pacific, had the foresight to secure this beautiful spot so that it could be held in its full majesty and splendor for their recreation and admiration and delight, and be handed down to their children and their children's children.

ROADS OF THE COUNTY IN NEED OF ATTENTION.

Their Neglected Condition Often Prompts Home-Builders to Avoid this City's Suburbs.

Concerning this subject the Board of Directors of the Merchants' Association, on April 18, adopted these resolutions:

Whereas, many persons who desire to purchase land and erect their own homes are discouraged from locating in the suburban districts of this city on account of the bad condition of our county roads, and to the detriment of our city are establishing homes in large numbers across the bay, thus delaying the settlement of our suburban districts and depriving our city of a large number and a desirable class of population; and

Whereas, our county roads do not compare in condition and construction with the county roads of neighboring counties, that wisely give special attention to the maintenance of their county roads, and have found it profitable to maintain them in such a condition that they will be available for public use at all seasons of the year; and

Whereas, the county roads of the City and County of San Francisco are the main arteries of travel between the business center of the city and the suburban districts, and whereas their condition for many years has been such that in wet weather they have been in many places almost impassable, and whereas this condition has been a serious impediment in the development of the suburban districts, to the great injury of those citizens and tax-payers who reside and do business in these districts; and

Whereas, such a condition is a standing reproach to the city and should no longer be tolerated; therefore, be it

Resolved. That the Merchants' Association requests that the honorable Board of Supervisors provide a means of placing the county roads, before the next rains set in, in such a condition that these roads can be traveled without difficulty in wet weather as well as dry, and that some systematic plan be inaugurated for keeping these roads in repair throughout the year, so that any holes that may develop will be repaired quickly and will not be allowed to remain unattended until they have become sufficiently large to constitute serious obstructions; and that the honorable Board of Public Works be requested to take steps to place the county roads of the City and County of San Francisco in a condition that will compare favorably with the roads of any county in the State.

Merchants' Association of San Francisco,
L. M. KING, Secy. FRANK J. SYMMES, Pres.

THE PASSING OF THE STATE.

San Francisco's Efforts to Obtain Home Rule have Brought into Prominence an Interesting and Important Phase of Our Political Evolution.

Written for the REVIEW by Hon. Henry U. Brandenstein, Supervisor City and County of San Francisco.

An intensely interesting governmental phenomenon is the development of municipal corporations and the diminution of the powers of the state, by voluntary abdication, over matters of domestic concern.

To properly grasp the situation we must go back to the days of the formation of the Federal Government. The end of the American Revolution established the independence of a number of autonomous principalities. The original colonies, severed from the ties that had bound them to the mother country, were left standing alone and free. Note, for the thread of this investigation, that the Revolution was primarily caused by the absenteeism of the English Government and the evils that attend that kind of administration.

These independent principalities or sovereign states, recognizing the necessity for governmental federation for their proper protection, after the inevitable friction and turmoil, before the ultimate accommodation of ideas of the representatives of the various states on matters of such consequence, established a Federal Government, called the United States of America.

THE FIRST SURRENDER.

The sovereign states relinquished to this new governmental institution a part of their sovereignty, the underlying and impelling motive of the scheme being to surrender to that government only such powers as would affect the states as a unit or nation: powers, for instance, over interstate and international commerce, and interstate and international relations generally; the sovereignty of the state over matters of purely domestic concern abiding in the state.

The powers thus conferred by the states upon the Federal Government were, in the course of time, loosely construed by the Supreme judicial tribunal of the Federal Government in favor of that government, until to-day, by that process of liberal interpretation, the instrument of origination of the Federal Government, viz., the United States Constitution, has suffered a metamorphosis that would make it unrecognizable to its framers.

ATTEMPT AT EXACT DIVISION.

Throughout the decisions of the United States Supreme Court dealing with the interpretation of the United States Constitution, there is a logical consistency of treatment in this, that Federal powers are limited or extended to matters of national as distinct from state affairs.

The exact line of division between matters of State and of National concern is often difficult of determination. But the endeavor on the part of the judicial interpreters of the Constitution to distinguish them and to make that distinction the guide to the interpretation of the Constitution is absolute.

The Constitution, then, was formulated originally in express terms and by implication through judicial interpretation, with a view to the segregation of State and National powers according to the functions of government to be exercised. The State was to be supreme within its own sphere of action, and the Nation within its sphere of action. That is the theory of our present form of government. There was to be no more governmental absenteeism.

SAN FRANCISCO STREETS NEED THE GROOVED RAIL.

Association Petitions Supervisors to Prohibit the Future Use of the Old Patterns.

San Francisco, Cal., March 22, 1902.

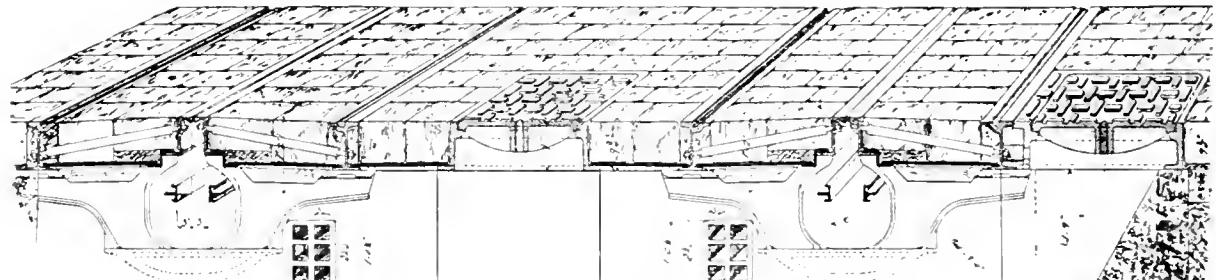
To the Honorable Street Committee of the Board of Supervisors, of the City and County of San Francisco:

GENTLEMEN:—In view of the fact that there are now pending before the Board of Supervisors of this city applications for numerous street railway franchises, and further that several of the street railway lines now existing will probably be reconstructed at an early date, the Merchants' Association deems the time opportune to urge upon your honorable Committee the desirability of providing in any street railway franchises granted hereafter, that, within a prescribed area, only grooved girder rails shall be used, except possibly on heavy grades, and also of providing by ordinance that when any roads, now existing, are reconstructed, in whole or in part, grooved rails only shall be used in such reconstruction.

The Merchants' Association submits that the time has come when the City of San Francisco should take a decided stand on this question. The grooved rail is not an experiment. No other rail is permitted to be laid in New York. It has been proven a success there, and in Washington and numerous other Eastern and European cities. That it is the most desirable rail is further demonstrated by the fact that it is designated as the rail to be used in the reconstruction of the Geary Street line, if this line is owned and operated by the City.

In using the term "grooved" rail we do not refer to the so-called "Berlin" rail, but to the grooved girder rail, which is the type now commonly used.

The obstruction and damage to vehicles by the present T rails, and even the side bearing girder rails, is very great and should certainly not be increased by permitting more of them to be laid. With grooved rails properly laid, vehicles can not have their wheels caught in street car tracks and can cross the tracks at will, without meeting any obstruction.



GROOVED RAILS IN A NEW YORK STREET.

and now, by the force of existing social conditions, become matters of municipal concern, or, as they are designated in this State, municipal "affairs."

GROWTH OF CITY INDEPENDENCE.

The Charter of the City and County of San Francisco, for instance, adopted by the exercise of the referendum and the action of the State, through its Legislature, is supreme in municipal matters. San Francisco has become a sovereign, independent principality in the very heart of the State.

As municipalities grow in area and in population the encroachments that they will make upon the State powers must increase. And likewise the extension of the activity of the Federal Government, by the growth of interstate and international commerce, must make further inroads into the domain of what were heretofore considered matters of State concern.

We have, therefore, at the present time not a dual but a triple form of government, viz., the venerable State, still sovereign within the sphere of State matters; the Federal Government, sovereign over interstate and international matters, and finally the Municipality, also sovereign within its sphere, to wit, that of municipal matters.

How long the parent State will be able to withstand the turbulent invasion of its province by its vigorous children, is a matter of absorbing interest.

We do not believe the street railway companies will seriously oppose the use of the grooved rail, for future work. The cost is no greater per pound than any other girder rail. Its use will prevent vehicles continually running with one wheel on the track and the other wearing a rut in our smooth pavement. Objections that the groove will become clogged with dirt have no weight, in view of the fact that these rails are successfully used in other cities, even those subjected to snow and ice in the winter, which conditions do not exist here.

The Merchants' Association, therefore, respectfully petitions your honorable Committee that the Board of Public Works be requested to report on the advisability of using grooved rails in this City, and to define the district within which only grooved rails should hereafter be used; and, if it is not desirable to use them on steep grades, to designate the per cent. of grade on which other rails should be permitted in said district.

While it would undoubtedly be a hardship to require street railway companies to reconstruct immediately all their present lines with another rail, it can not be considered a hardship to require all future construction to be done in this manner, and this will eventually result in the use of the grooved rail on many of our most important streets.

We suggest that this point be settled before action is taken on the pending franchises, unless the companies indicate their willingness to use grooved rails therein, without waiting for the passage of an ordinance to that effect.

Very respectfully,
MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.

L. M. KING, Sec.

FRANK J. SYMMES, Pres.

The most effective way in which an evil can be suppressed is by finding something that is a little better than can be substituted for it—*Public Policy.*

HOW THE NEW CHARITIES PLAN IS WORKING

Professional Promoter, with his Engaging Solicitors, Atrocious Concerts, and Small Returns to Philanthropy, is being Driven from his Lucrative Occupation.

Written for the REVIEW by Katherine C. Felton, Secretary of the Charities Endorsement Committee, and of the Associated Charities.

If the genuineness of this Card of Endorsement is questioned, Inquiry may be made at the office of the Associated Charities, 606 Montgomery Street, Telephone Main 453.

No.

Charities Endorsement Committee

OF SAN FRANCISCO

(Appointed by the Merchants' Association and the Associated Charities)

Endorses the _____ in its effort to collect \$ _____ for _____ (Purpose)

(This endorsement is for a period of _____, from _____ to _____, 19____, and shall be returned to the Committee when specified sum is collected or time limit reached.)

(ALL COLLECTIONS ARE TO BE ENTERED IN A BOOK WITH SIGNATURE OF DONOR)

Secretary of Endorsement Committee.

President of Endorsement Committee.

M _____ whose signature is given below, is authorized to collect for the _____

Signature of Collector.

President of organization endorsed.

FACSIMILE OF CARD ISSUED TO AN ENDORSED CHARITY.

Since April 1st, when the merchants were formally notified that the charities endorsement committee was organized and ready for work, applications for endorsement have been received from twenty-one charitable organizations.

The feeling which seemed quite common among these societies was very well expressed by a lady director of one of them, who said: "We might as well give our collectors a rest until we get these papers made out. You can't get anything in this town without an endorsement card."

To regulate the methods by which some of the charities obtained their support was the first problem presented to the committee. Incidentally this involved setting a standard as to what methods were, and what were not, legitimate.

THE PROFESSIONAL AT WORK.

The need of some such regulation becomes apparent when it is considered that some of the societies, in their desire to obtain a small lump sum, are willing to sell the use of their name to a professional promoter, who then arranges an entertainment, which, as one of them naively said, "doesn't have to be good, because it is for charity," secures the services of the prettiest girls he can find, trains them in the art of ticket selling until they are often worth to him ten dollars a day, and then turns them broadcast on the community, the public buying tickets to an entertainment to which it doesn't want to go, under the mistaken belief that the charity whose name is used is to realize all or the greater part of the returns.

To prevent the adoption of this method, the committee has passed the following resolution: "That the committee will not endorse any scheme for the raising of money for any charitable organization which is conducted in any manner by a professional promoter."

PROMOTER'S HEAVY PROFITS.

Some of the smaller societies whose directors lack the influence or interest to work up the support of the organization they represent, have employed professional solicitors, often paying them commissions so high that they are ashamed to state the rate, which in some cases is known

to be from 33 1/3 to 50 per cent. The men so employed are not especially interested in the charity they represent, but are simply in it for what they can get out of it.

Often they are indifferent as to the means used and are ready to adopt any trick of the trade that will pay: to represent, for example, that they are collecting for a permanent fund, when they are really collecting for current expenses. This raises the rate of contributions. One might give \$3.00 or \$5.00 to current expenses, when he would hesitate to give a sum so small to a building fund requiring \$30,000.

Another trick is to circulate a false subscription list upon which a dozen or more influential names are down for two or three times as much as they have really given, in order to set a high standard of contribution.

AUTHENTIC SUBSCRIPTION LISTS.

To prevent these frauds the endorsement committee has limited the rate of commission which endorsed charities can give to their collectors or solicitors, has arranged to place on the endorsement card the amount which the charity is to receive, and the purpose for which it is collecting, together with a request that all who give shall enter their own names in the subscription book with the amount given, so that it may be known that in every case the subscription list is genuine.

In conclusion it should be emphasized that the strength of the committee and its power for good is dependent upon the support of the merchants: upon their firmness in requiring an endorsement card from all solicitors.

It is also worth remembering that the merchants who do not require the endorsement card will be more pestered by solicitors than ever before. They will be in the position of the man who continues to feed the tramp at the door, when all his neighbors on the block have become converts to scientific charity.

For smallpox Cleveland, O., has tried house to house disinfection instead of vaccination, and with better success.

CALIFORNIA MAY HAVE A JUVENILE COURT LAW.

Judge Sloss Will Draft the Measure and Strong Influences Will Support It.

A Juvenile court law may become a reality in this State during the next session of the Legislature. Judge Sloss has undertaken to draft a bill embodying the essential features of such a law, and it will be properly introduced at Sacramento.

The initiative in this matter has been taken by the civic section of the California Club, and the movement has been helped along by members of the Merchants' Association, and by the legislative committees of the State Conference of Charities and the Associated Charities of this city. Of both these committees Mr. O. K. Cushing is chairman.

A sub-committee of the Associated Charities, consisting of Mr. F. H. Wheelan and Dr. Dorothea Moore, has also been appointed to work for the passage of the bill. Mr. Wheelan is a director of the Merchants' Association and Dr. Moore is chairman of the California Club's civic section.

This is an arrangement that brings interested persons together into a compact organization in support of the measure.

It is expected that Judge Sloss will model the bill upon the Illinois law, which has worked with almost unqualified success, and that he will submit his draught to the Attorney General of the State before it is introduced in the Legislature, in order to guard against the possibility of conflicts with the State Constitution, or the embodiment of features unsuitable to California conditions.

The work of enlisting influence in other cities has already begun. In Oakland, Stockton and Santa Barbara, charitable organizations have signified approval and evinced an eagerness to help. In other localities women's clubs will endeavor to engage the support of the hold-over Senators and of candidates likely to be elected to the Assembly. This method of campaigning should be very effective in the smaller towns where representatives are personally known to constituents.

No opposition to a measure so wise and beneficent is expected, and as far as prophecy ever is safe, it is safe to predict that California law will soon be in line with humanity and enlightenment in the treatment of delinquent children.

TAXING BIG SIGNS.

Mr. Andrew H. Green, president of the American Scenic and Historic Preservation Society, is supporting a bill introduced into the New York Legislature which proposes a tax upon advertising posters. It provides a tax of one cent for every two square feet for all publicly displayed posters, excepting only legal notices and signs pertaining to the business conducted on the land where they stand. This is a matter which should engage the attention of every leading city in the United States. The billboard nuisance has reached a point where its abatement has become a necessity.—*Municipal Journal and Engineer.*

The appellate division of the Supreme Court of New York has held that a Buffalo ordinance limiting the size of poster advertisements is valid.

In return for a twenty-five year franchise from the city of Utica, N. Y., the Telephone Company of America has offered to install a telephone in each house where requested and make a uniform charge of two cents for five minutes' conversation.

Proceedings of the Board of Directors.

Five meetings of the Board of Directors have been held during the past month and the following are some of the more important matters acted upon:

GROOVED RAILS IN FUTURE STREET RAILWAY CONSTRUCTION

A communication has been sent to the street committee, of which a copy will be found in another column, requesting it to provide for the use of grooved car rails. The street committee has requested the Merchants' Association to prepare an ordinance requiring the use of grooved rails in future street railway construction, and to prescribe the district. This is being done and will be submitted at an early date.

DRINKING FOUNTAIN ON MONTGOMERY STREET

The Board of Directors has called the attention of the Board of Supervisors to the unused drinking fountain on the sidewalk on Montgomery street near Bush, and has requested that it be put in order and maintained by the city for the benefit of the community. The fountain was presented to the city many years ago and has been allowed to fall into disuse.

NEW MEMBERS

The following seventeen new members have been elected during the month:

Paolo de Vecchi.....Property owner.....Crocker Bldg.
C. N. Felton.....Property owner.....331 Pine.
W. M. Pierson.....Property owner.....324 Pine.
A. H. Payson.....Property owner.....641 Market.
I. B. Williams.....Tin Plate Mfg.....Mills Bldg.
The Whitaker & Ray Co.

Books & Stationery.....723 Market.
C. G. Clinch & Co....Paints and Oils.....7 Front.
Horace L. Hill.....Property owner.....124 Sansome.
William G. Loewe.....Milk and Cream.....624 Russia.
John Parrott.....Property owner.....401 Parrott Bldg.
William S. Tevis.....Property owner.....Mills Bldg.
E. S. Pillsbury.....Property owner.....Parrott Bldg.
Frank P. Burgess....Pharmaceutical

Preparations.....941 Howard.
F. A. Week Co.....Druggists.....127 New Montg'y.
L. H. Birth.....Planing Mill.....709 Bryant.
George A. Pope.....Capitalist.....Hayward Bldg.
Joseph Schweitzer.....Jeweler.....707 Market.

SAN FRANCISCO DAY AT BAKERSFIELD'S CARNIVAL.

The following Directors have been appointed as a committee to act with committees from the other commercial organizations, for the purpose of arranging for an excursion of San Francisco merchants to Bakersfield on San Francisco Day at the Bakersfield Street Fair and Carnival, to be held on May 9th: Charles Bundschu, Foster P. Cole, William P. Redington and Fairfax H. Wheelan.

PRESERVATION AND IMPROVEMENT OF TELEGRAPH HILL.

In the matter of Telegraph Hill, the following resolutions have been adopted:

Resolved, That the Merchants' Association favors the preservation of Telegraph Hill and approves the report, herewith submitted, of its Special Committee on the Improvement of Telegraph Hill, which recommends that the city should acquire lands on the eastern, northeastern and northern slopes of Telegraph Hill, as shown on Sheet No. 3 of the City Engineer's Report, dated May 20, 1901, together with all that portion of the block of land bounded by Kearny, Dupont, Greenwich and Lombard Streets, lying east of Telegraph Hill, and Good Children Street, and the construction of a winding roadway through said block of land to the top of the hill, as proposed in Project No. 1 of the City Engineer's Report, dated March 20, 1902.

The Merchants' Association recommends that this proposition be incorporated in the proposed bond issue and submitted to the vote of the people at the next bond election.

ADDITIONAL THOROUGHFARE TO NORTHERN SEAWALL.

Resolved, That the Merchants' Association believes that an additional thoroughfare, with moderate grades, from the northern seawall to the central portion of the city, will soon become necessary to relieve the congestion of travel along the water front, and, for this purpose, favors the

lowering of the grade on Sansome Street, as proposed by the City Engineer, on condition that this proposition is kept separate and distinct from the proposition to preserve and improve Telegraph Hill, and that the proper city authorities shall decide whether the expense of the lowering of said street and the consequent damages to adjacent property shall be borne by the city or by an assessment district.

ELECTRIC SIGNS ON TOPS OF BUILDINGS.

Believing that the indiscriminate use of electric signs on tops of buildings will result in disfiguring the city, the Directors have sent the following communication to the Supervisors:

To The Honorable, The Board of Supervisors,
City and County of San Francisco, Gentlemen:

The Merchants' Association respectfully begs to express its disapproval of the erection on tops of buildings of electric light or other signs of such size and construction as that recently erected, under a special permit of the Board of Supervisors, upon the top of the Golden West Hotel.

While this Association has always advocated the liberal use of electric light signs, under proper limitations, believing that such signs render the city attractive at night, we are also firmly of the opinion that signs of this character should be constructed of such size and in such a manner as to be neither dangerous, nor a disfigurement during the day time.

We also are of the belief that, under the Charter, special privileges cannot be granted by ordinance to any one in violation of an existing ordinance. Therefore, if such signs are to be erected on the tops of buildings, we respectfully recommend that a general ordinance be passed, limiting the size and height of such signs and prescribing the manner of their construction, so that they may be neither dangerous nor a disfigurement.

Very respectfully,
**MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.**

L. M. KING, Sec. CHARLES BUNDSCHE, Vice-Pres.

INCREASE IN POLICE FORCE FOR BETTER PROTECTION OF RESIDENCE DISTRICTS.

Ascertaining that a considerable portion of the city is not adequately protected and that some residence districts have no police protection, the Directors have petitioned the Board of Supervisors to provide means for increasing the police force to the number prescribed by the Charter. Resolutions to that effect are given in another column.

IMPROVEMENT OF THE COUNTY ROADS.

The necessity for improving the condition of the county roads has been called to the attention of the Supervisors in a resolution which is given elsewhere.

SPECIAL IMPROVEMENTS IN NEXT TAX LEVY.

The following resolutions, recommending appropriations in the budget of the next tax levy, for certain much needed improvements, have been transmitted to the Supervisors:

REPAVING ACCEPTED STREETS.

Whereas, There are, at the present time, seventy-seven blocks and thirty crossings still paved with cobbles in the business districts in the North Beach and down town sections of the city; and

Whereas, Such pavements are a positive obstruction to travel and injure the entire neighborhood in which they are located; and

Whereas, In addition to the above-named blocks and crossings there are many other heavily travelled basalt block paved streets on which the pavements are in such a condition that repairs are of permanent benefit; and

Whereas, It is the general wish of the community that all cobbles should be removed from the business districts as quickly as possible and that the streets generally shall be placed in a condition favorable to travel; therefore, be it

Resolved, That the Merchants' Association earnestly recommends that the sum of \$125,000 for the repaving of all streets, exclusive of Third Street, be included in the budget for the next tax levy.

**MERCHANTS' ASSOCIATION
OF SAN FRANCISCO.**

L. M. KING, Sec. FRANK J. SYMMES, Pres.

WIDENING THIRD STREET.

Whereas, The necessity of relieving the present congestion of travel on Third Street south of Mission Street is apparent to all and generally admitted; and

Whereas, The completion of the filling in of China Basin and the construction of the proposed bridge across Channel Street at the foot of Third Street will increase, in still greater measure, the travel on Third Street; and

Whereas, The Honorable Board of Public Works has proposed a plan for relieving this congestion by reducing the width of the sidewalks on each side five feet and thus widening the roadway sufficiently to permit the passage of two trucks on each side of the car tracks; and

Whereas, This plan will accomplish much present relief and can be carried out more quickly and with less expense and damage to the property owners along the street than any other plan which has been proposed; therefore, be it

Resolved, That the Merchants' Association favors the plan for widening the roadway of Third Street south of Mission Street and recommends that a sufficient amount be included in the budget for the next tax levy for the widening and repaving of the roadway with basalt blocks on a concrete foundation from Mission Street to Townsend Street.

**MERCHANTS' ASSOCIATION
OF SAN FRANCISCO,**
L. M. KING, Sec. FRANK J. SYMMES, Pres.

BURYING THE WIRES.

Whereas, An ordinance was passed August 14, 1899, by the honorable Board of Supervisors, requiring the removal of all poles and the placing of all wires thereon underground within a prescribed district, before July 1, 1902; and

Whereas, All the electrical companies in the city having overhead wires approved said ordinance and agreed to carry out its provisions; and

Whereas, The companies have been prevented from completing the work of placing their wires underground and removing their poles as required by said ordinance, for the reason that the city's fire alarm and police telegraph wires are, in many streets, strung along the companies' poles; and

Whereas, The city's underground conduit system is not yet completed through the underground district in which all wires must be placed underground; and

Whereas, The city's neglect to perform its duty is the one thing which prevents the poles and wires throughout the business portion of the city from being removed during the present year; therefore, be it

Resolved, That the Merchants' Association earnestly requests the honorable Board of Supervisors to provide such appropriation as may be necessary for the removal of the remainder of the city's fire alarm and police telegraph wires from the poles of the private companies throughout the underground district, and the placing of the city's wires underground.

**MERCHANTS' ASSOCIATION
OF SAN FRANCISCO,**
L. M. KING, Sec. FRANK J. SYMMES, Pres.

PUBLIC CONVENIENCE STATIONS.

Whereas, It is the general custom in all modern cities to provide public convenience stations for the accommodation of their citizens; and

Whereas, It is the unanimous verdict of medical authorities that such conveniences are necessary to the health of the public; and

Whereas, The city provided such conveniences, at considerable expense, in all public buildings for the accommodation of the limited number of persons doing business in said buildings, and we consider it equally the duty of the city to provide such conveniences for the public at large; and

Whereas, The Merchants' Association has investigated this question and finds that suitable stations can be constructed underground, as per plans herewith attached, for about \$6,000; therefore, be it

Resolved, That the Merchants' Association considers it the plain duty of the city to provide one or more such stations, either underground or above, and requests that a sufficient appropriation be included in the budget of the next tax levy, for the construction by the Board of Public Works of one or more such stations at such locations as may be selected;

Resolved, That the honorable Board of Park Commissioners is requested to provide public convenience stations, of such character as they may deem most suited to the surroundings, in Union Square, Columbia Square and Portsmouth Square.

**MERCHANTS' ASSOCIATION
OF SAN FRANCISCO,**
L. M. KING, Sec. FRANK J. SYMMES, Pres.

MERCHANTS PETITION FOR A LARGER POLICE FORCE.

Number of Patrolmen is too Small to Guard the City Properly at Present.

The Board of Directors of the Merchants' Association has adopted the following resolutions regarding the inadequate police force of San Francisco:

Whereas, for the proper protection of life and property, other great cities have found it wise to provide one policeman to every 400 to 500 of population—New York having one to every 468, Chicago one to every 510, St. Louis one to every 446, Boston one to every 462, Buffalo one to every 500; and

Whereas, the present police force in San Francisco consists of only 500 patrolmen, or one for every 675 of population, while under the Charter this city is entitled to one patrolman for every 500 of population, which, according to the last census, would give this city 684 patrolmen; and

Whereas, in San Francisco it is especially necessary to have as much protection as in these other cities, for the reason that it is growing rapidly, is a seaport, a large number of soldiers are stationed near at hand, soldiers are mustered out here, and its climate is such that it attracts each winter a large number of idle and vicious characters; and

Whereas, the Directors of the Merchants' Association have ascertained that not only are many portions of the city inadequately patrolled, but that certain residence districts are entirely without police protection, so much so that it is incompatible with the public safety to definitely define just what districts are referred to; and

Whereas, the good name of our city and the comfort and safety of the citizens depends upon the security afforded to life and home through the thorough patrolling of the city by the police; and

Whereas, it has been demonstrated that such protection does not exist by reason of the insufficient number of patrolmen provided to keep pace with the rapidly growing suburban districts; therefore, be it

Resolved, That it is the sense of the Board of Directors of the Merchants' Association that the time has arrived when the police force of the city should be increased to provide that protection throughout the entire city to which every citizen is entitled;

Resolved, That the Merchants' Association respectfully petitions the honorable Board of Supervisors to provide in the approaching tax levy for such an increase in the police force as will give to the city one patrolman to every five hundred of population;

Resolved, That copies of these resolutions be transmitted to His Honor, the Mayor, the Auditor, the honorable Board of Supervisors and the honorable Board of Police Commissioners of the City and County of San Francisco, and to the press.

Board of Directors of the

Merchants' Association of San Francisco.

L. M. KING, Sec. FRANK J. SYMMES, Pres.

Through the efforts of the Woman's Civic League of St. Paul, that city recently had a week's rest from the smoke nuisance. At the end of the week the cry went up that enforcement of the smoke ordinance might drive manufacturers over to Minneapolis, and the city returned to its smudge.

Binghamton, N. Y., has an official bridesmaid and groomsman to wait upon elopers.

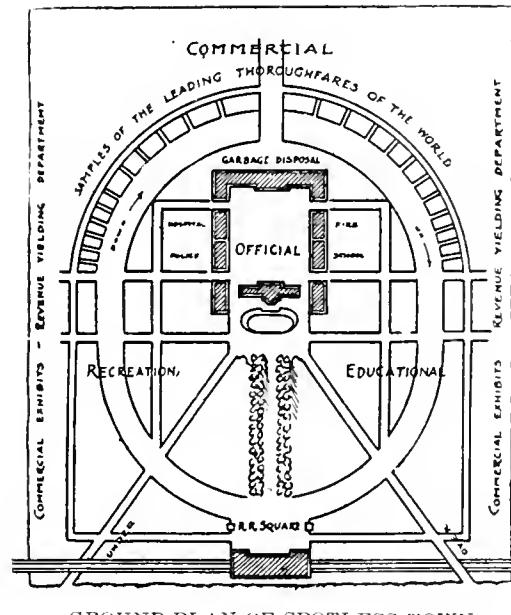
Paris has a street paved with glass. It is clean and affords horses a good foothold.

"SPOTLESS TOWN" AT ST. LOUIS.

Visitors to the Exposition will Learn how a Modern Municipality Should Be Planned and Conducted.

Municipal improvement needs ideals. There must be something for the imagination to work with, or little is accomplished. This something need not be a set pattern for slavish imitation, but it must have some sort of form and shape in order to save the artistic impulse from its peculiar tendency to run riot. The movement for the betterment of urban life must have as little as possible of the vagueness of a dream, and as much as possible of the definiteness of a working plan.

Visitors to the Louisiana Purchase Exposition at St. Louis will see such an ideal embodied in the exhibit of the Model City, an account of which, by Charles Mulford Robinson, has been presented in the "Criterion." It is purposed to devote ten acres of ground to the construction of the exhibit, and to show people,



by this method, what can be done to adorn, beautify and make comfortable the environment of that third of our population which now lives in cities.

"It is probable," says Mr. Robinson, "that no other idea presented to the directors of the Exposition has interested so many people." The plans have been carefully worked out by a young Philadelphia architect, Mr. Albert Kelsey, and it has been suggested that the exhibit be known as "Spotless Town."

THE ENTRANCE IS IN FRONT.

The traveler will not enter Spotless Town by the back door. He will not be hauled over the dumps and dragged through a mile or two of noisome alley to be landed finally in such a choked and chaotic thoroughfare as Third street, San Francisco, under the impression that he has moved into a large, open-air Bedlam, planned and conducted by its least competent inmates.

There will be one depot, and it will open upon a broad and beautiful square, from the far corners of which will start the two halves of a circular boulevard.

Directly in front of him the traveler will see a parked avenue, beautiful with shrubbery, trees, and statuary. It will be shaded and cool and clean, and will invite him farther on into civilization. At the end of the avenue, through the trees, he will catch a glimpse of the city hall, which, as he approaches it, he will perceive to be flanked and almost surrounded by such public buildings as the schoolhouse, the hospital,

and the structures for the fire and police departments.

PERMANENT COURT OF HONOR.

All these buildings will be so designed that merely decorating and illuminating them will turn the plaza into a sumptuous court of honor for fetes and civic pageants.

Passing hence by a radiating avenue, our traveler will be able to visit the public recreation grounds, the educational exhibit, the plant for garbage disposal, and the displays of street lighting and similar appliances made by private manufacturers. And on part of the encircling boulevard he will find sections of streets as they actually exist in London, Paris, Turin, Vienna, Buda Pesth, Berlin and other modern cities, together with examples of the best methods of constructing subways and of carrying railways over or under public thoroughfares.

Nowhere will his senses be offended or his nerves racked by filth, needless noise, smoke-filled air or screaming double-decker advertising signs.

NO HURDLE JUMPING NEEDED.

His life will not be endangered by overhead electric wires, his health will not be threatened by microbe colonies ploughed up by machine sweepers, his shins and his neck will not be imperiled by his having to climb over rickety sidewalks and jump hurdles of packing cases and skids.

The Model City will exist, partly, to show that these nuisances are not necessities of city life, and that people don't have to stand them if they don't wish to.

Our traveler will naturally inquire if this is not the fairyland of his childhood dreams. Having been informed that he is really awake, he will, being an intelligent traveler, ask the way to the nearest real estate man, with a view to buying any odd corner-lot there may be left and settling down with his family to spend his remaining days in the peace and comfort of so beautiful a place. When he learns that the directors won't let him, he will go sorrowfully away.

ALL THESE IDEAS ARE PRACTICAL.

Yet he need not despair. Although in its completeness and symmetry the Model City may not be reproducible elsewhere, particularly in settled localities, it will be made up of features, which, separately, are among the most practical ideas in the world. In fact there will be few of them that do not already exist in Europe and in this country, and that cannot be readily duplicated in any American city that has risen above the unthrifty and primitive condition of a backwoods settlement.

And they will be the easier of duplication because our traveler will return to his home city filled with that discontent which is so properly called divine—for it elevates. The scrap heaps and dump piles, along the railway, that greet him on his homecoming, will not cheer his heart. They will have lost their power to charm. The music of a truck-load of pig iron pounding over a cobblestone street will strangely make his head ache.

His thoughts will go back to the imposing railway square with its vista of green trees, and to the smooth, clean, quiet streets of Spotless Town; and when somebody proposes reproducing some of its features in his home city, he will not so apt to object to a little expense.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

FRANK J. SYMMES.....	President.
Thos. Day Co.	
CHARLES BUNDSCHE.....	First Vice-President.
Gundlach-Bundschu Co.	
ANDREW M. DAVIS.....	Second Vice-President.
The Emporium.	
O. D. BALDWIN.....	Treasurer.
O. D. Baldwin & Son.	
C. S. BENEDICT.....	Benedict & Turner.
FOSTER P. COLE.....	Sterling Furniture Co.
W. J. DUTTON.....	Fireman's Fund Insurance Co.
MARSHAL HALE.....	Hale Bros.
A. J. MCNICOLL.....	A. J. McNicoll & Co.
W. J. NEWMAN.....	Newman & Leviuson.
EDWARD B. POND.....	San Francisco Savings Union.
W. P. REDINGTON.....	Redington & Co.
ROBERT H. SWAYNE.....	Swayne & Hoyt.
A. H. VAIL.....	Saiborn, Vail & Co.
F. H. WHEELAN.....	Southern Pacific Milling Co.
L. M. KING.....	Secretary and Supt.
GEO. T. WRIGHT.....	Attorney

STANDING COMMITTEES.

PUBLIC AFFAIRS.

EDWARD B. POND, *Chairman*.

ANDREW M. DAVIS,	A. J. MCNICOLL,
MARSHAL HALE,	A. H. VAIL.

PUBLICITY AND PROMOTION.

CHARLES BUNDSCHE, *Chairman*.

FOSTER P. COLE,	W. P. REDINGTON,
W. J. NEWMAN,	F. H. WHEELAN,

TRADE AND FINANCE.

ANDREW M. DAVIS, *Chairman*.

O. D. BALDWIN,	W. J. DUTTON,
C. S. BENEDICT,	ROBERT H. SWAYNE,

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W.....	124 Sutter
Barrow, Wade, Guthrie & Co., Mills Bldg	
Langdon, Walter G.....	
Hayward Bldg, 9th floor	

Phillips, F. G. & Co.....	Mills Bldg
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ADVERTISING.

Dodge, Al. Co., The.....	411 E Spreckels Bldg
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ADVERTISING CARDS.

Stuparich Mfg. Co., The.....	141 Fremont
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AGENTS.

Bancroft, Paul.....	History Bldg
Sanderson, Geo. R.....	238 Montgomery
Taylor, H. H.....	Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....	209 Market
Hooker & Co.....	16 Drummond
Osborne & Co., D. M.....	15 Main

ARCHITECTS.

Curlett, Wm.....	314 Phelan Bldg
Curtis, John M.....	125 Kearny
Maggs, Herbert B.....	36 Flood Bldg
Mooser, William & Son.....	14 Grant Ave
Polk, Willis.....	532 Market
Reid Bros.....	Claus Spreckels Bldg
Shea & Shea.....	26 Montgomery
Swain, E. R.....	Crocker Bldg

ART GLASS.

California Art Glass, B. & C. Works...	120 Second
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ART GOODS.

Cohen, H.....	19 Grant Ave
Gump, S. & G.....	113 Kearny
Kennedy-Rabjohn Art Co.....	19 Post
Sanborn, Vail & Co.....	741 Market
Schussler Bros.....	27 Grant Ave
Vickery, Atkins & Torry.....	224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....	Hayward Bldg
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ASBESTOS COVERINGS.

McDearmon & Co.....	422 Sacramento
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ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co....	3 California
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ASPHALTUM ROOFERS.

Bonnet, B. & Son....	100 Montgomery Ave
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ASSAYING.

Price, Thos. & Son.....	521 Sacramento
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Simonds, Ernest H.....	417 Montgomery
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AUCTIONEERS.

Butterfield, Wm.....	806 Market
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Chase, Fred H. & Co.....	1732 Market
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Dinkelspiel, J. S. & Co.....	115 Bush
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Ordway, W. C.....	Cor. 6th and King
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Spear, E. S. & Co.....	31 Sutter
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BAGS, HALE ROPE AND BURLAP.	
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Gulf Bag Co.....	709 Front
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Schmidt, J. & Co.....	115 Drummond
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BAKERIES.

Prost & Komsthoeft.....	336 Third
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Simkins & Thorp.....	116 Erie
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RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

NUMBER OF MEMBERS MAY 1, 1902 - - 1284.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

BANKS AND BANKERS.

BOOKS AND STATIONERY.

American Tract Society.....	16 Grant Ave
Cunningham, Curtiss & Welch.....	319 Sansome
Elder & Shepard.....	238 Post
Hanak & Hargens.....	107 Montgomery
Mitchell, E. H.....	225 Post
Payot, Upham & Co.....	204 Pine
Robertson, A. M.....	126 Post
S. F. News Co.....	242 Geary
Tauzy, J.....	238 Kearny
Whitaker & Ray Co., The.....	723 Market

BOOTS AND SHOES.

Buckingham & Hecht.....	225 Bush
Cahn, Nickelsburg & Co.....	129 Sansome
Dietle, Chas.....	235 Bush
Eisenberg, Henry.....	406 Kearny
Heim, F. L.....	234 Stockton
Kast & Co.....	738 Market
Kenig, F.....	123 Kearny
Kutz, The G. M. Co.....	103 Mission
Maier, Chas.....	834 Kearny
Nolan Bros. Shoe Co.....	312 Market
Philadelphia Shoe Co.....	10 Third
Rosenthal, Feder & Co.....	11 Sansome
Rosenthal's Inc.....	107 Kearny
Siebe Shoe Co.....	130 Main
Sommer & Kautmann.....	28 Kearny
Sullivan, J. T.....	20 Fourth
United Workingmen's Boot & Shoe Co.....	18 Second
Williams-Marvin Co.....	569 Market
Young, George H.....	117 Bush

BOTTLE MANUFACTURERS.

Illinois Glass Co.....	525 Sacramento
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BREWERY.

Burnell & Co.....	409 Battery

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CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Glenn, A. G. & J. Q.....1321 Market
Grave, B. & Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons, Golden Gate Ave & Polk
Schindler, H. B.....128 Spear
Studebaker Bros, Mfg. Co.....Market & Tenth
Wertsch, William.....100 Golden Gate Ave

CASH REGISTERS.

Autographic Register Co.....523 Market
Freeman, I.....1327 Market

CATERER.

Wheeler, Chas. S.....1231 Polk

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet Cemetery.....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....661 Mission

CHARCOAL.

Oblandt, N. & Co.....Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.....San Bruno Road and 27th
Western Chemical Co.....Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery
Weule, Louis.....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....101 Powell
Aubin, Aug. H.....1 Grant Ave
Blaskower, M. & Co.....223 Montgomery
Brandt, Jacob.....415 Battery
Carter, Dan P.....542 Market
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....314 Sacramento
Lane & Connelly.....204 Market
Langstadter, I. S.....401 Kearny
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas.....101 Grant Ave
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....508 Washington
Schmidt & Bendixen.....3 Market
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....NE. cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

Weil, W. M. Co.....106 Pine

CIVIL ENGINEERS.

Ferris & Haas.....320 Sansome

CLOAK AND SUIT HOUSES.

Cailleau, Armand.....114 Kearny
Columbia Cloak and Suit House.....1022 Market
Davidson, D. M. & Co.....52 First
Golden Gate Cloak and Suit House..
Kelly & Liebes.....1230 Market
Messenger, E.....145 Post
O'Brien, James.....1145 Market
Stein, J. H. & Co.....716 Market

CLOTHING DEALERS.

Benedict & Turner.....23 Montgomery
Brown Bros. & Co.....121 Sansome
Frank Bros.....535 Kearny
Hirsch Bros....221 Montgomery Ave
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co.....11 Battery
Jewell, G.....530 Kearny
Keilus, Chas. & Co.....132 Kearny
Mandel, Pusch & Wiener.....125 Sansome
Neustader Bros.....133 Sansome
Prager, A. J. & Sons.....857 Market
Raphael's.....9 Kearny
Roos Bros.....Kearny & Post
Schwartz, A.....62 Third
Straus, Louis.....11 Sansome
Summerfield & Roman.....Fifth & Market

COAL DEALERS.

Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cornwall, P. B.....204 Front
Fritch, Geo.....110 East

Greenberg, A. H.....1419 Ellis
Hardman, John.....710 Brannan
Middleton, John.....309 Stockton
Morton, Thomas.....674 Geary
Oregon Coal & Navigation Co.....

Broadway and East
Peabody, E. & Co.....35 Clay
Rosenfeld's John, Sons.....202 Sansome
San Francisco & San Joaquin Coal Co.
515 Safe Deposit Bldg

Stafford, W. G. & Co.....214 East
Wainwright & Easton.....131 Folsom
Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co.....117 Washington
Armsby, J. K. & Co.....138 Market
Biagi, D. & Co.....520 Sansome
Caffrey, John.....21 Sutter
California Product Co.....124 California
Christy & Wise Com. Co.....223 California
Cutter & Moseley.....302 California
Dairymen's Union.....128 Davis
Dallinan, L. & Co.....226 Clay
DeBernardi, D. & Co.....409 Front
Demartini, John & Co.....315 Washington
Dempster & Son.....320 Sansome
Dennison, W. E. & Co.....123 California
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveline-Nash Co.....422 Front
Field Mercantile Co.....111 Front
Freitas, M. T. & Co.....325 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri.....309 Washington
Greenway, E. M. Vallejo St. Warehouse
Griffin & Skelley Co.....132 Market
Grinbaum, M. S. & Co., Ltd.....215 Front
Guggenheim & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hansen, John R. & Co.....310 Davis
Hilmer & Bredhoff.....36 California
Horstmann & Bruns.....231 Clay
Hulme & Hart.....10 Davis
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivancovich, J. & Co.....209 Washington
Kittle & Co.....202 California
Landsberger & Son.....123 California
Leist, C. J. & Co., Sacramento and Davis
Lercari, C. J. & Co.....524 Sansome
Levy, S. M. & Co.....420 Front
Lichtenberg, William.....215 Sansome
Lichtenberg, R.....303 California
Loaiza, W. & Co.....218 Sansome
Lowry, W. G. & Co.....40 California
Macpherson, A. M.....215 Washington
Martin, Feusier & Co., Davis & California
McLeod, Daniel.....321 Bush
Minaker & Welbanks.....501 Sansome
Montalegre & Co.....410 Hayward Bldg
Nardini, A. & Co.....324 Davis
Pettigrew, John M.....210 California
Phillips, M. & Co.....202 Market
Porter Bros. & Co., Washington & Drumm
Price, W. C. & Co.....413 Front
Scatena, L. Co.....104 Washington
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis & Co.....310 Sansome
Southern Pacific Milling Co.....224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold.....110 Davis
Williams, The H. A. Co.....308 Market
Wolf & Sons.....321 Davis
Wolff, Max & Co.....423 Front
Young, Carlos G.....216 Mission
Zentner, J. & Co.....Front & Washington

CONFETIONERS.

Bernheim & Blum.....Polk & Sutter
De Martini, L. Supply Co.....112 Front
Gruenhagen & Co.....20 Kearny
Guillet, Chas.....505 Larkin
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....222 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Roberts, Geo. F. & Co., Polk and Bush
Rothschild & Ehrenfert.....35 Main
Strohmeier, W. A. & Co.....1006 Market
Seidl, J. & Co.....658 Mission
Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel.....N.E. cor. Broadway and Front

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph.....30 Flood Building

COTTON GOODS.

California Cotton Mills Co.....310 California

CRACKER MANUFACTURERS.

American Biscuit Co.....Broadway and Battery

Macdonald, J. G.....1120 Market

Pacific Coast Biscuit Co.....601 Folsom

CREDIT BUREAU.

Credit Agency.....508 California
Merchants' Credit Assn. of Cal.....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine
Cowen & Cowen.....813 Market
Nathan-Dohrmann Co.....122 First
Schloss Crockery Co.....403 Market
Sternhelm, S. & Son.....528 Market
Wieder, H. O.....Fourth and Mission

CUTLERY.

Helliwell, R.....108 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market
Wilson & Bro.....20 Drumm

DRAYMEN AND STORAGE.

Bekins Van & Storage Co.....630 Market
Beccare, J. B., Drayage Co.....22 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....100 California
McNab & Smith.....205 Davis
Morton Draying & Whse, Co., The.....110 Battery
Overland Freight Transfer Co.....203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teale & Co.....708 Sacramento
Union Transfer Co.....Bryant and Second
Western Transfer & Storage Co.....323 Front

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....227 Grant Ave
Boericke & Runyon.....231 Sutter
Broemmel, J. G. B.....2501 California
Brett, G. W.....8 Turk
Clough, Frank.....400 Ellis
Esters von Krakau, W.....25th & Folsom
Ferry Drug Co.....8 Market
Fletcher, David M.....
... S. W. cor. Van Ness Ave & Geary
Gates, J. R. & Co.....417 Sansome
Lainer, Rd. Drug Co.....639 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D.....3402 Mission
Searby's Pharmacy.....400 Sutter
Schmidt Val.....S. W. cor. Polk & Jackson
Smith, E. J.cor. 5th and Folsom
St. Nicholas Pharmacy.....Market & Hayes
Wakelee & Co.....Bush and Montgomery
Weck, Co., F. A.....127 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
City of Paris Dry Goods Co., The.....Geary & Stockton

Curtin, C.....911 Market

Davis, R. D. & Co., Geary & Grant Ave

Dinkelpiel, L. & Sons.....39 Battery

Graf Bros.....569 Market

Greenberg & Greenberg.....31 Grant Ave

Hale Bros.....979 Market

Kohlberg, Strauss & Frohman.....107 Post

Kennedy, R. T. Co.....1106 Market

Lippman Bros.....495 Hayes

Livingston Bros.....123 Post

Marcuse, M. & Co.....125 Sansome

Michels & Wand.....26 Kearny

Moran, J. M. & Co.....1009 Market

Murphy, Grant & Co., Sansome & Bush

Newman & Levinson.....129 Kearny

O'Connor, Moffatt & Co.....121 Post

Priester, Joseph.....1415 Stockton

Sachs Bros. & Co.....Sansome & Bush

Samuels Lace House Co., The D.....

... 235 Sutter

Schmidt, Ben. J. & Co.....125 Sansome

Schoenholz Bros. & Co.....110 Sixth

Silverman, J.....222 Third

Steen, M. A.Geary and Powell

Strauss, Levi & Co.....16 Battery

Weill, Raphael & Co., Kearny and Post

Weinstock, Lubin & Co., Market & Taylor

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning

Works, The27 Tenth

Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College.....24 Post

S. F. Business College.....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelt Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner.....Fremont & Howard

Electrical Engineering Co.....509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Elec. Corp.....527 Mission

Cal. Electrical Works.....547 Mission

Electric Railway and Manufacturers'

Supply Co.....63 First

General Elec. Co., Claus Spreckels Bldg

General Supply Co.....537 Mission

Hetty Bros.....126 Eddy

Klein Elec. Works, The J. M.....

... 421 Montgomery

Summerhayes, W. R.....627 Howard

ELECTRICAL MACHINERY.

Westinghouse Electric & Mfg. Co.....Mills Bldg

... 20

ELECTRO-PLATERS.

Central Plating Works.....715 Mission

Denniston's San Francisco Plating

Works.....743 Mission

Golden West Plating Works.....103 Beale

Merle, A. Company.....515 Mission

ELEVATOR MANUFACTURERS.

Cahill & Hall Elevator Co.....133 Beale

Hall, C. I. & Co.....315 Fremont

Holman, W. L.....219 Fremont

McCull, A. J. & Co.....122 Main

Otis Elevator Co.....209 Second

**GRAPHOPHONES AND PHONO-
GRAPHS.**

Columbia Phonograph Co.....125 Geary

GROCERS.

Bibo, Newman & Ikenberg.....1417 Polk
 Claussen, C.....23d and Capp
 Cluff, William Co.....18 Front
 Coghill & Kohn.....300 Front
 DeWitt, M. & Co.....221 Third
 Ehlers & Ohlsen.....300 O'Farrell
 Ehrman, M. & Co.....104 Front
 Foge, J. M.....5th and Mission
 Goldberg, Bowen & Co.....432 Pine
 Granucci Bros.....521 Front
 Haas Bros.....100 California
 Hartter, Hayes & Co.....216 Front
 Hogan, The Howard H. Co.....104 Pine
 Hollmann, Henry.....2805 Mission
 Irvine Bros.....1302 Polk
 Lebenbaum, L. & Co.....222 Sutter
 Lennon, John A.....315 Clay
 Levi, H. & Co.....36 Market
 Meyer, A. & Co.....16 Sacramento
 Parks Bros. & Co.....418 McAllister
 Rathjen Bros.....39 Stockton
 Ring Bros.....19th & Castro
 Smith's Cash Store.....27 Market
 Stulz Bros.....533 Montgomery Ave
 Sussman, Wormser & Co.....S. E. cor. Market and Main
 Tillman & Bendel.....327 Battery
 West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bremer, O. A.....820 Kearny
 Clabrough, Golcher & Co.....533 Market
 Shreve & Barber.....511 Kearny

HAIR DEALERS.

Goldstein & Cohn.....822 Market

HARDWARE.

Baker & Hamilton.....2 Pine
 Bennett Bros.....35 Sixtn
 Brown, Chas. & Son.....807 Market
 Brownlee, J. P.....1612 Market
 Dunham, Carrigan & Hayden Co.....19 Beale
 Froelich, Christian.....202 Market
 Holbrook, Merrill & Stetson.....235 Market
 Ils, J. G. & Co.....814 Kearny
 Lloyd-Seoval Iron Works.....159 Fremont
 Mangrum & Otter, Inc.....581 Market
 Marwedel, C. F.....58 First
 Miller, Sloss & Scott.....Mission and Fremont
 Montague, W. W. & Co.....309 Market
 Montanya, J. De La Co.....606 Battery
 Mossford, Moses.....3885 24th
 Osborn Hardware & Tool Co.....414 Market
 Palace Hardware Co.....603 Market
 Philpott & Armstrong.....823 Market
 Rosekrans, H. & Co.....511 Sixth
 Smith, Peter A.....614 Fourth
 Tay, Geo. H. Co.....49 First
 Taylor & Pritchard.....12 Market
 Taylor & Spotswood Co.....135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
 Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
 Colman Co.....130 Kearny
 Fisher & Co.....9 Montgomery
 Hink, Jaenike & Co.....29 Second
 Kline, Louis & Co.....106 Bush
 Lundstrom, K. A.....605 Kearny
 Meussdorffer K. & Son.....8 Kearny
 Triest & Co.....116 Sansome

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
 Chase, W. W. Co.....1933 Market
 Ellis, H. C. & Co.....105 Steuart
 Goss, Chas. E.....2100 Mission
 Meyer, Albert.....2303 Geary
 McRow, Geo. & Co.....303 California
 Peters & Cowie.....591 Sixth
 Scott & Magnier.....615 Sixth
 Somers & Co.....564 Sixth
 Vermeil, J. L.....Seventh & Brannan

HEATING AND VENTILATING.

Grannis, J. G. & Co.....565 Mission
 Royal Heating Co., Inc.....210 Mason

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel.....Bush near Kearny
 Gallagher, John P.....Langham Hotel
 Holm & Saxtorph, Baldwin House...
30 Ellis
 Hotel Belia Vista.....1001 Pine
 Hotel Rafael.....San Rafael
 Kingsbury, George W.....Lick House
 Kirkpatrick, John C.....Palace Hotel
 Occidental Hotel.....Montgomery
 St. Nicholas.....Market and Hayes
 Turpin, F. L. The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wiester & Co.....22 Second

ICE DEALERS.

Consumer's Ice Co.....420 Eighth
 Merchants' Ice and Cold Storage Co.....212 Clay
 Union Ice Co.....735 Fourth

INSURANCE.

Ahbel & Bruckman.....209 Sansome
 Alliance Assurance Co.....416 California
 Paggs & Stovel.....411 California
 Berthan, Cesar.....423 California
 Butler & Hewitt.....413 California
 Com'l Union Assurance Co.....416 California
 Craig, Hugh.....210 Sansome
 Davis, J. B. F. & Son.....215 Sansome
 Dornin, Geo. D.....Sansome & Bush
 Fidelity & Casualty Co.....318 California
 Fireman's Fund Insurance Co.....401 California
 Forbes, A. B. & Son.....Mutual Life Bldg
 Grant, Geo. F.....221 Sansome

Gutte & Frank.....303 California
 Herold, Rudolph, Jr.....415 California
 Ins. Co. of North America.....412 California
 Landers, William J.....205 Sansome
 Liverpool & London & Globe Ins. Co.,
 The.....422 California
 Manheim, Dibbern & Co.....317 Sansome
 Milwaukee Mechanics' Ins. Co.....
410 California
 Nathan & Kingston.....501 Montgomery
 New York Life Ins. Co.....Mills Bldg
 New Zealand Ins. Co.....312 California
 Norwich, Union Fire Ins. Society.....
314 California
 Pacific Mutual Life Ins. Co. of Cali-
 fornia.....Montgomery & Sacramento
 Pacific Surety Co.....Safe Deposit Bldg
 Parker, Chas. M. T.....214 Pine
 Potter, Edward E.....412 Pine
 Preferred Accident Insurance Co....
Mills Bldg
 Shields, A. M.....Crocker Bldg
 Transatlantic Fire Ins. Co. 213 Sansome
 Turner, Geo. W.....315 Safe Deposit Bldg
 Vess, Conrad & Co.....204 Sansome
 Watson, Taylor & Sperry.....322 Pine
 Watt, Rolla V.....Pine & Sansome
 Wilson, Horace.....201 Sansome

IRON WORKS.

California Iron Yard.....640 Second
 Morton & Hedley.....234 Fremont
 Vulcan Iron Works.....505 Mission

**JAPANESE PRODUCTS AND FANCY
GOODS.**

Marsh, G. T. & Co.....214 Post
 Nippon & Company.....507 Dupont
 Solomon, C. Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
 Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
 Barth, Rudolph.....141 Post
 Brittain & Co.....22 Geary
 California Jewelry Co.....134 Sutter
 Eisenberg, A. & Co.....126 Kearny
 Elgin National Watch Co.....206 Kearny
 Fershland, Theodore.....126 Kearny
 Glindeman, W.....5 Third
 Greenzweig, George & Co.....206 Kearny
 Hall, A. I. & Son.....643 Market
 Huguemin, Adolph.....824 Market
 Jenkel, John R.....117 Market
 Judis, Alphonse Co.....4 Chronicle Bldg
 London Diamond Co. 35 New Montgomery
 Lundberg & Hoy.....232 Post
 Nordman Bros.....134 Sutter
 Phelps & Adams.....120 Sutter
 Radke & Co.....118 Sutter
 Rothschild & Hadenfeldt.....207 Sutter
 Schumacher & Co.....621 Market
 Schussler, M. & Co.....713 Market
 Schwartze K. G.....502 Battery
 Schweitzer, Joseph.....707 Market
 S. F. Diamond House.....225 Sutter
 Shreve & Co.....Crocker Bldg
 Sorenson, James A. Co.....103 Sixth
 Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinschenk.....207 Sutter

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
 Pfister, J. J. Knitting Co.....69 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
 Jacobs & Co.....113 Kearny
 Magnin & Co.....920 Market
 Marks Bros.....1210 Market
 Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Mackay, John W.....7 Nevada Block
 Feder, M.....139 Ellis
 Flamm, G.....1435 Polk
 Frances, M.....796 Sutter
 Gadner, A.....2012 Fillmore
 Lowenthal & Co.....914 Market

LAMPS.

Boesch Lamp Co.....585 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
 S. F. Laundry Association.....131 Ellis
 U. S. Laundry Association.....3111 Sixteenth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co. 583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....438 Montgomery

LEAF TOBACCO DEALERS.

Conradi & Goldberg.....730 Montgomery
 Kohlberg & Co.....526 Washington

**LEATHER AND LEATHER GOODS
DEALERS.**

Bissenger & Co.....401 Front
 Brown & Adams.....109 Battery
 Frank, S. It. & Co.....408 Battery
 Harpham & Jansen.....524 Washington
 Klopper & Dulfer.....209 Mason
 Kullman, Salz & Co.....106 Battery
 Wagner Leather Co.....306 Clay

LIGHT AND POWER COMPANIES.
 Equitable Gas Light Co.....516 California

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm

LITHOGRAPHERS.

Bosqui Printing & Engraving Co.....
 Britton & Rey.....525 Commercial
 Mutual Label & Litho. Co. 2d & Bryant
 Roesch, Louis Co.....325 Sansome
 Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....409 Taylor

Kelly, Thos. & Sons.....1629 Pine

McCord, Alex & Co.....221 Ellis
 Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....33-34 Crocker Bldg
 Blyth & Trost.....Spear and Mission
 Caspar Lumber Co.....20 California
 Doe, Chas. F. & Co.....101 Howard
 Dolbeer & Carson.....10 California
 Gray's Harbor Commercial Co.....
237 California
 Gualaia Mill Co.....5 Market
 Hahn, F. A. Co.....Santa Cruz
 Hooper, C. A. & Co.....204 Front
 Hooper, F. P. & J. A.4 California
 Jones, Richard C. & Co.....739 Bryant
 Meyer, Adolph.....1510 Devadero
 Morrison Lumber Co.....732 Brannan
 Pope & Talbot.....314 California
 Renton, Holmes & Co.....35 Steuart
 Scott & Van Arsdale L. Co.....
Fifth and Brannan
 S. F. Lumber Co.....Third & Berry
 Sierra Lumber Co.....320 Sansome
 Simpson Lumber Co.....11 Spear
 Truckee L. Co. of S. F.6 California
 Union Lumber Co.....Sixth & Channel
 Wigmore, John & Sons Co.....29 Spear

MACARONI MANUFACTURERS.

California Italian Paste Co.....
347 Sacramento

**MACHINERY AND ENGINEERS'
SUPPLIES.**

Brownell, Jas. S.....132 Market
 California Tool Works.....143 Beale
 Cyclops Iron Works.....223 Main
 Evans, C. H. & Co.....183 Fremont
 Garratt, W. T. & Co. Fremont & Natoma
 Hall, Robert.....108 Main
 Harron, Rickard & McCone.....21 Fremont
 Henshaw, Bulkley & Co.....
Fremont and Mission
 Martin Pipe & Foundry Co.....
33 New Montgomery

Meesse & Gottfried Co.....167 Fremont
 Moore, Chas. C. & Co.....32 First
 Oriental Gas Engine Works.....229 Folsom
 Pacific Tool and Supply Co.467 Mission
 Raiston Iron Works.....222 Howard
 Tatum & Bowen.....34 Fremont
 The Compressed Air Machinery Co...
26 First
 Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F.....12 Drumm
 Hughson & Merton.....105 Front
 Industrial Development Co.Flood Bldg
 Marsh & Kidd.....522 Market
 Poett & Center.....123 California
 Robinson & Towart.....226 Bush

MATCH MANUFACTURERS.

Metropolitan Match Co.....5 Front

MATTRESS AND UPHOLSTERY.

Schrock, W. A.....21 New Montgomery

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons.....123 Montgomery
 Baumel, Fred J.....1608 Market
 Berman, O.....48 Ellis
 Brenner-Ulman Co., The.....17 Battery
 Bullock & Jones Co.....105 Montgomery
 Carter, Frank J.....7 Battery
 Cluett, Peabody & Co.....8 Battery
 Elrick & Webster.....209 Montgomery
 Gibson, J. T.....1204 Market
 Greenebaum, Weil & Michels.....17 Sansome
 Hansen & Elrick.....Market & Third
 Keller, M. J. Co.....1028 Market
 Lewison, J. L. & Co.....953 Market
 Meyerstein Co.....6 Battery
 Morgan Bros.....229 Montgomery
 Schoenfeld, Adolph.....1334 Market
 The Toggery.....628 Market
 Webster, Jas. S. & Sons.....522 Market

MERCHANT TAILORS.

Block & Georges.....119 Sutter
 Growall, W. L. Co.....Crocker Bldg
 Lemos, Leon.....117 Market
 Lyons, Charles.....721 Market
 Poehim, J. T.....110 Market
 Reid, John.....907 Market
 Smith, J.....906 Market
 Williams Bros.....111 Sutter

METAL WORKS.

American Can Co.....209 Mission
 Finn, John Metal Works.....313 Howard
 Pacific Metal Works.....139 First

**MICROSCOPES AND BIOLOGICAL
SUPPLIES.**

Pacific Micro Materials Co.....
432 Montgomery

MILK AND CREAM.

Berkeley Farm—N. J. Nelson.....1228 Folsom
 Cal. Milk Producers' Assn.....428 Turk
 Jersey Farm Co.....51 Howard
 Loewe, Wm G.....624 Russia
 Millbrae Co.....Ninth and Mission
 S. F. Cream Depot.....1929 Mission
 Standard Milk Co.....3201 Sixteenth

MILLINERY.

Hinz & Landt.....543 Market
 Holm & Nathan.....512 Market
 Muller & Raas Co.....731 Market
 Spencer & Mitau.....1026 Market
 Toplitz, R. L. & Co.....545 Market

MILLWRIGHTS.

Dibert Bros Mfg Co.....225 Mission

MINERAL WATERS.

Consumer's Seltzer Water Co. 2457 Folsom
 Eggers, Chas. & Co.....118 Eureka
 Mt. Shasta Mineral Spring Co.....
Sixth and Brannan

MINERS' AND ASSAYERS' SUPPLIES.

Taylor, John & Co.....63 First

MINING COMPANIES.

Alaska Treadwell Gold Minng Co....

.....Mills Bldg

Bourn, W. B.....401 California
 Quarre, Geo.....Cal. Safe Deposit Bdg

MUSICAL INSTRUMENT DEALERS.

Allen, Wiley B. Co.....931 Market
 Curtaz, Benj. & Son.....20 O'Farrell
 Kohler & Chase.....28 O'Farrell
 Mauvies, The Zeno Music Co.679 Market
 Sherman, Clay & Co.....139 Kearny

**MUSLIN AND FLANNELETTE UN-
DERGARMENTS.**

Reynolds, Geo. W.....597 Mission

MUSTARD MANUFACTURERS.

Burr, C. C. & Co.....211 Stockton

NECKWEAR MANUFACTURERS.

Heineman, H. M.....109 Sansome

NOVELTY AGENT.

Bentham, W. C.....1832 Market

OILS.

Arctic Oil Works.....30 California

Standard Oil Co.....421 Market

OPTICIANS.

Berteling Optical Co.....16 Kearny

California Optical Co.....205 Kearny

Chinn-Beretta Optical Co.991 Market

Haskell & Jones Co.....243 Grant ave

ORIENTAL RUGS.

Hagopian & Co.....230 Post

OYSTER DEALER.

Darbee & Immel.....30 Union Sq. Market

Morgan Oyster Co., The.....614 Third

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....230 California
PRINTERS.
 Bent & Meyerderks.....40 California
 Commercial Publishing Co.....463 Mission
 Cubery & Co.....587 Mission
 Dempster Bros.....Glen Park Av. & Bond
 Eastman, Frank & Co.....509 Clay
 Freygang-Leary Co.....113 Davis
 Hughes, Edward C.....511 Sansome
 Janssen Printing & Binding Co.....
 Stevenson.....23
 Monahan, John & Co.....412 Commercial
 Munk, R.....805 Mission
 Murdock, C. A. & Co.....532 Clay
 Myself-Rollins Co., The.....22 Clay
 Partridge, John.....306 California
 Pernau Bros.....543 Clay
 Phillips, Smyth & Van Orden.....508 Clay
 Roberts, John W.....220 Sutter
 Spaulding, George & Co.....414 Clay
 Stanley-Taylor Co., The.....656 Mission
 Sterett Printing Co.....933 Market
 Stuetzel & Co.....109 California

PRINTERS' INK.

Reed & Goodman.....513 Sacramento
PRINTING MACHINERY

Swain, Hadwen Mfg. Co.....215 Spear

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
 Bishop, Thomas B.....532 Market
 Crocker Estate Co.....54 Crocker Bldg
 Flood, James L.....7 Nevada Block
 Felton, C. N.....331 Pine
 Hancock, R. J.....928 Broderick
 Hewes, D.....412 Kearny
 Hill, Horace L.....124 Sansome
 Hooker, C. G.....917 Bush
 Parrott, John.....401 Parrott Bldg
 Payson, A. H.....641 Market
 Pierson, Wm. M.....324 Pine
 Pillsbury, E. S.....105 Crocker Bldg
 Law, Hartland.....2304 Van Ness Ave
 Mackay, John W.....7 Nevada Block
 Marye, Geo. T., Jr.....234 Montgomery
 Quinn, John E.....2310 California
 Rodgers, Arthur.....16 Nevada Block
 Shields Estate Co.....324 Bush
 Tevis, Wm. S.....Mills Bldg
 Wilson, A. W.....Hotel Richlieu

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.....
149 First
 Jackson, Byron Machine Works.....
411 Market

RAILROAD TILES AND TAN BARK.
 Bender Bros.....5 Market

REAL ESTATE DEALERS.

Ashton & Gardiner.....411 Montgomery
 Babin, Landry C.....413 Kearny
 Baldwin & Howell.....19 Montgomery
 Baldwin, O. D. & Son.....22 Montgomery
 Breese, G. L. & Co.....Hayward Bldg
 Buckingham, A. E.....26 Montgomery
 Burnham & Marsh Co.....20 Montgomery
 Center & Spader.....11 Montgomery
 Crim, W. H. & Co.....118 Montgomery
 Davis, Alfred E.....230 Montgomery
 Easton, Eldridge & Co.....638 Market
 Giselman, William, Trustee.....
120 Phelan Bldg
 Hendrickson, William & Co.....
614 Claus Spreckels Bldg
 Heyman, Jacob & Son.....117 Sutter
 Hooker & Lent.....14 Post
 Investors' Agency, The.....137 Montgomery
 Madison & Burke.....30 Montgomery
 Magee, Thos. & Sons.....5 Montgomery
 McAfee Bros.....108 Montgomery
 McElroy, R. D.....4 Phelan Bldg
 Oliver, B. P.....114 Montgomery
 Patterson, Geo. W. H. & Co.....
11 City Hall Sq
 Pforr, John.....113 Oak
 Rich, A. J. & Co.....112 Montgomery
 Schlesinger, Nathan.....304 Montgomery
 Shainwald, Buckbee & Co.....
210 Montgomery
 Smith, Julien.....420 Montgomery
 Strassburger, I. & Co.....322 Montgomery
 Umbsen, G. H. & Co.....14 Montgomery
 Von Rhine Real Estate Co., Inc.....
513 California

RECREATION GROUNDS.

Herman, R.....Harbor View Park
REFINERS.
 Selby Smelting & Lead Works.....
416 Montgomery

RESTAURANTS.

Bay State Restaurant.....29 Stockton
 Bergez, John.....332 Pine
 Blanco & Brun.....N.E. cor. Eddy & Mason
 Breuss, M. A.....70 Third
 Christesen, M. A. C.....26 Fifth
 Collins & Wheeland.....329 Montgomery
 Detjen & Mengel.....35 Market
 Galindo, F. B.....133 O'Farrell
 Malfanti, J. & Co.....110 O'Farrell
 Johnson Restaurant Co.....725 Market
 Krone, F. W.....35 Geary
 Larsen, C. G.....16 Eddy
 Loupy, Noel P.....126 Geary
 Page & Falch.....Turk and Mason
 Peterson, P.....623 Kearny
 Pouchan & Schiatter.....33 O'Farrell
 Priet, P. & Co.....Geary and Stockton
 Ruediger & Loesch.....111 Larkin
 Schwarz & Beth.....O'Farrell and Market
 Swahn, Frank A.....213 Sutter
 Techau, R. J.....Mason near Ellis
 Westerfeld, P. & Co.....1035 Market
 Wicker & Hermanson.....Market and Park Ave

Young, H. H.....228 Kearny
 Zinkand, Chas. A.....927 Market

RIGGERS.

Rice, Peter.....17 Howard
RUBBER GOODS.
 Bost. Wov. Hose & Rubber Co.....
14 Fremont

Bowers Rubber Co.....42 Sacramento

Goodyear Rubber Co.....577 Market
 G. P. and Rubber Mfg. Co., The.....
30 Fremont

Morgan & Wright.....305 Larkin
 N. Y. Belting & Packing Co.....509 Market
 Occidental Rubber Co.....
35 New Montgomery
 West Coast Rubber Co.....
35 New Montgomery
 Winslow, C. R. & Co.....44 Second

SAFES.

Hall's Safe & Lock Works.....605 Market
 Hermann Safe Co.....417 Sacramento
 Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission
 Simonds Saw Co.....33 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister
SCOTCH TWEEDS.

Craig Bros.....120 Sutter
SCREEN WORKS.

Quick, John W.....221 First
SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome
 Hillens, F.....200 Davis

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
 Gladding, McBean & Co.....1358 Market
 Steiger Terra Cotta & Pottery Works
1556 Market

SEWING MACHINES.

Evans, J. W.....1021 Market

Jackson, Wm. E.....612 Montgomery
 Singer Mfg. Co.....22 Post

White Sewing Machine Co.....300 Post

Willcox & Gibbs Sewing Machine Co.....
334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.

Hay & Wright.....36 Steuart

Turner, Matthew.....40 California
 Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.

Foard, L.....26 East

Josselyn, G. M. & Co.....38 Market

Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market

Balfour, Guthrie & Co.....316 California

Chapman, W. B.....123 California

Delius & Co.....209 Safe Deposit Bldg

Dieckmann & Co.....421 Market

Eddy, Falk & American Trading Co.....
123 California

Grace, W. R. & Co.....

.....N. E. cor. Cal. & Battery

Johnson-Locke Mercantile Co.....

Knudsen, C. N. & Co.....123 California

Lund, Henry & Co.....214 California

Marcus, Geo. & Co.....413 California

Mitsui & Co.....415 Safe Deposit Bldg

McNear, G. W.....326 California

Meyer, Wilson & Co.....210 Battery

Moore, Ferguson & Co.....310 California

Newhall, H. M. & Co.....309 Sansome

Otis, McAllister & Co.....109 California

Parrott & Co.....306 California

Pike, Chas. W. & Co.....124 California

Pinet, J. Co.....504 Jackson

Plummer, Geo. E. & Co.....54 Steuart

Spreckels, J. D. Bros. & Co.....327 Market

Ulrichs, J. F.122 Clay

Webster & Dunbar.....304 Davis

Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Beamish, P.....Columbia Bldg

Ide, Geo. P. & Co.....516 Market

Lautermilch, The L. Shirt Mfg. Co.....
328 Bush

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter

Nonotuck Silk Co.....535 Market

SMOKERS' ARTICLES.

Heinlinger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Gootz.....307 Sacramento

Lille, Charles, N.W. cor. Bay & Webster

Luhn, Otto & Co.....117 Diamond

Newell & Bro.....217 Davis

SODA WATER MANUFACTURERS.

Becht, J. G. & Co.....304 Stockton

Belfast Ginger Ale Co., Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

SPORTING GOODS.

St. Germain Billiard Co.....17 Fremont

STAMP DEALERS.

Makins & Co.....506 Market

Sellschopp, W. & Co.....118 Stockton

STARCK MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Elake, Moffitt & Towne.....55 First

Bonestell & Co.....401 Sansome

Crocker, H. S. Co.....215 Bush

Heyemann, Milton.....415 Montgomery

Le Count Bros.....533 Market

Zellerbach, A. & Sons.....418 Sansome

STATISTICIAN AND ECONOMIST.

McCarty, Louis P.....239 First

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co.....621 Market

Fugazi, J. F. & Co.....5 Montgomery Ave

International Nav. Co.....30 Montgomery

Occidental & Oriental Steamship Co..
421 Market

Pacific Coast Steamship Co.....10 Market

Pacific Mail Steamship Co.....421 Market

Peterson, James P.....56 Steuart

Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Eischen & Minor.....8 Mission

Freese, A. C.55 Mission

McAllister, Woodside & Co.....112 Leidesdorff

Menzies, Stewart & Co.....514 Battery

STORE AND OFFICE FIXTURES.

Sinmen, John348 Phelan Bldg

Thoms, J. W.1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Steiger & Kerr.....350 Main

STOVES AND RANGES.

Schieck, John C.....13 Bluxome

SURETY BONDS.

Simmen, John348 Phelan Bldg

Empire State Surety Co.....104 Sutter

SURGICAL INSTRUMENTS.

Folkers, J. H. A. & Bro.....815 Market

Hoppe & Robinson.....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Long Syrup Refining Co.....8th & Brannan

Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.

Empire Milling Co.....310 Townsend

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Braunschweiger & Co.....5 Drumm

Buneman, H.....319 Front

Cahen, Louis & Son.....418 Sacramento

California Wine Association.....661 Third

Carroll & Carroll.....120 Front

Carvagnaro, F.....544 Clay

Chaix & Bernard.....756 Brannan

Chauche & Bon.....17 First

Chevalier, F. & Co.....15 Beale

Crown Distilleries Co.....100 Front

Eisen Vinyard Co.....123 California

Friedman, Paul.....312 Battery

Gundlach-Bundschu Wine Co., The.....
Market and Second

Hey, Grauerholz & Co.....224 Front

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POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.
Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR

WHERE IS SAN FRANCISCO'S ACROPOLIS? If Telegraph Hill were in Rome, it would be crowned by a temple—some master work of a Michael Angelo or a Leonardo da Vinci.

If it were in Athens the marbles of the Parthenon would be housed there. In Constantinople the minaretted mosque would grace it, and in Cairo it would form a fitter place than the citadel for the tomb of Egypt's Napoleon.

In San Francisco it is crowned by no such glories. It sits in the sack-cloth of squalor, and the ashes of neglect and dilapidation are on its head. At its summit is a weed-grown space enclosed in a rusty wire fence and a wall of cracked cement. This is called with unconscious sarcasm "Pioneer Park." A great frame barracks, once a beer hall, later a boarding-house for the quarrymen engaged in undermining the hill, shuts off the view of Tamalpais and affords shelter to a few discerning artists to whom the beauty of the location is worth a climb through its miserable approaches.

Go up there and see it. You will have to thread a wretched quarter and climb by rough ways, but it will be worth it. Its like does not exist in any city of Europe. Except as they have been made so by man, the Acropolis of Athens, the citadel of Cairo, the heights of Stamboul and Pera, rising from the waters of the Golden Horn, are not its equal; they are only farther away. From the top of Telegraph Hill you can see the future imperial city of San Francisco in its most interesting aspect. You can see the grandest harbor of the grandest ocean. You can see the sweep of the opposite shore, set with smaller cities. You can pay ten cents and enter the ratty wooden castle that otherwise shuts off the view and from behind a rickety gas-pipe railing you can see the mouth of California's mighty rivers, the bold cone of Tamalpais and the tidal channel of the Golden Gate winding toward you like the Bosphorus. A full-rigged ship from England or from China, majestically moving through, will supply any romantic charm the view may seem to lack.

From Athens to San Francisco; that may seem an absurd transition. Yet why should it be? Is there any good reason why, when one is the sublime, the other should be the ridiculous? None whatever, except municipal laziness and neglect. To that alone is it due that the base of the most beautiful eminence in any city in the world is a series of quarries and rock pits, that so much of its sides are covered with hovels, and that its top is a weed patch bordering a hideous barracks. Would any other city worthy the name permit it?

All this can be changed. A park with inviting approaches can be made of this locality—something so fine that the Eastern visitor who has seen it will tell his friends at home: "I

have never seen anything like Telegraph Hill in San Francisco; never anything so charming, so inspiring, so thrillingly, enchantingly beautiful as the view from its summit!"

That is the sort of advertising that will do the city good. It is the kind that has made the prosperity of Switzerland and maintains a population in such a poor, barren country as Greece. It seems a pity to come down from the realm of aestheticism to that of commercialism, but the subject has its commercial bearing and it is entirely worthy to be considered.

The hill, properly treated, would be a municipal gold mine. It commands the main approaches to the city. New York, Chicago, Boston, Baltimore or St. Louis would long ago have made Telegraph Hill its principal adornment. It would have been clothed with verdure, ornamented with statues, made accessible clear to the top by winding avenues with gentle gradients. It would have been an object of great civic pride, as well as a source of profit in making the city attractive, and the means of affording citizens the highest and most uplifting form of pleasure—the contemplation of the sublimities of nature. In San Francisco a petition has actually been presented to the Board of Supervisors praying that the hill be cut away.

It is proposed that the city avail itself of this endowment of natural wealth and beauty, that it merely stretch out its hand and by the expenditure of less than half a million dollars take possession of this priceless opportunity. It is a plan that has been too long delayed, and that ought to receive the support of every person who has anything to hope for in the future prosperity and greatness of San Francisco.

The police of San Francisco have to protect 83,490 more people than a corresponding number of the police of Chicago, and 107,578 more than the same number of the police of Boston.

THE DANGERS OF NEGLECT.

When one considers the growing ambition of cities to control their own affairs, the determination of the urban population to escape the interference of the State Legislature, together with the jealousy of the State, which is frequently evinced in national legislation, it is evident that just at present there is a strong tendency to minimize the State's activity in government.

The Civil War unified national sentiment and diminished sectional feeling. Our recent foreign war carried the tendency a step further, and every diplomatic complication in which new policies involve us will serve to emphasize the importance of the Federal as compared with the State government; while the fact that a third of the population of the country lives in cities and has city problems to cope with, tends to cut into the State's authority from within.

This subject of the passing of the state can be found ably set forth, in another part of this paper, by Supervisor Brandenstein, and is well worth consideration. It is a natural process of political improvement, a stage of evolution to fit modern conditions. As such, it is a thing to be viewed with approbation rather than alarm. But it has a phase which should also convey a warning.

If the State be neglected, it will fall into bad hands. When the Federal Government was neglected, it was poorly administered, and before city government receives the care of the citizens, it is always in the worst possible condition. It may be stated as an almost infallible rule that the good quality of government in this country depends on how well administration is watched.

The less the State government has to do, the more it will need watching. Whether the encroachments upon its functions shall stop where

they are, or continue until the State is reduced to a geographical expression, it is not easy to say. But if it does go on, and citizens become so absorbed in municipal and national affairs that they fail to consider the State, the government of the latter is likely to become too corrupt to tolerate.

This is a point that must not be overlooked. It would be little to our advantage to drive our corruptionists out of the city hall if they could find lodgment in the offices of an atrophied State government. And the moral of all this is that the reform of the State civil service is just as important as any other civil service reform, and likely to become a more vital matter as the State government becomes less so.

Boston has been awakened to the fact that its municipal government is the most expensive in the country.—*Municipal Journal and Engineer*.

KNIGHTS OF PYTHIAS CONVENTION.

Persons desiring to contribute to the fund for the Knights of Pythias convention, which will fill the city with guests during ten days of August, are informed by the financial secretary for the order that promptness will greatly assist the work, as several large contracts are in contemplation. Pledges and donations should be sent to Theo. B. Ross, room 8, seventh floor Mills Building, and checks should be made payable to the Union Trust Company, Treasurer.

The National Biennial Gathering of the Order of Knights of Pythias, is to be held in San Francisco beginning on the 11th day of next August, and the Grand Lodge of California has requested the Merchants' Association to appoint seven representatives from the Association on the General Executive Committee, consisting of fifteen members, which will have charge of the collection and expenditure of all money subscribed in San Francisco for this Convention.

As one of the objects of the Merchants' Association is to secure the holding of Conventions in San Francisco, and thereby attract large numbers of Eastern visitors, the Board of Directors decided to co-operate with the Order, and the following seven representatives of the Merchants' Association have been duly appointed on the General Executive Committee:

Charles Bundschu, of the Gundlach-Bundschu Co.

F. H. Wheelan, of the Southern Pacific Milling Co.

I. J. Truman, of the Columbian Banking Co.

A. E. Buckingham, of A. E. Buckingham.

H. L. Judell, of H. L. Judell & Co.

N. A. Judd, of the Hicks-Judd Company.

M. Wiesenhutter, of P. Westerfeld & Co.

FREE LIST AT VLADIVOSTOCK.

The following articles can be imported into Vladivostock free of duty: Fruits, fresh and dried; pine apple preserves, fresh oranges, kidney beans, green peas, potatoes, fresh and preserved; rice, not decorticated; bread, mushrooms, citron, salt, brick tea, chicory, beef and mutton, steel and iron needles, steel, iron and tin plate articles, iron and steel scales (except finely balanced kinds used by chemists); iron and steel machinery, iron and wire nails, iron and steel scythes, iron in bars, sheet iron, tin plate, cast iron, rivets, tools, wheels, locks, tables, sewing machines, carpets and rugs, furniture, glass and glassware, alabaster, asphalt, bicycles, bottles, bricks, maps, books, straw baskets for flowers, leather straps, driving belts, musical instruments and pieces of music.

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NATIVES OF SAN FRANCISCO AND VICINITY—THE MAY FLOWER SHOW IN THE FERRY BUILDING.

A TOUR THROUGH THE LAND OF PROMISE.

San Francisco Business Men Will See, in the Sacramento Valley, the Greatest Vineyard in the World, the Largest Area of Olive Culture, and the Country that Ships Oranges to Los Angeles.

Written for the REVIEW by Will S. Green, Editor Colusa Sun, and President of the Sacramento Valley Development Association.

[NOTE:—The Sacramento Valley Development Association is composed of the counties, municipalities and organized commercial, agricultural and mining bodies existing in the Sacramento Valley or along its watershed. At each meeting the members are entitled to representation by delegates to be appointed annually as follows: Three by the Board of Supervisors of each county, and one by each of the other bodies composing the membership. Supervisors are also ex-officio delegates.]

If the reader of the "Review" is not with the excursion party that leaves San Francisco on June 6, he will have to imagine himself on board the train that carries it, as I am asked to write something of the Sacramento valley with special reference to that excursion.

As President of the Sacramento Valley Development Association, my jurisdiction begins

as the train reaches the north side of the Mokelumne river.

Between that point and Sacramento, I could point out some interesting country. Immediately along the road it was a wheat and barley country, and as the train flies along you will still see large fields of grain, but around Galt, our first town, there is a goodly area in wine

grapes, and there is an offer to any one who will plant a vineyard, to get half of it when in bearing for planting and cultivating the whole.

There are, all along this line, fields of alfalfa, and much dairying. There are, as you see, orchards of various fruits. Just here also is the place where they grow watermelons, to supply the San Francisco market.

At Galt, there is a branch railroad running up into the mining region of Calaveras county. The mines along our watershed, be it remembered, are only beginning to be worked out.

ALMOST INCREDIBLE RESULTS.

Over to our left, some four or five miles from the road and extending almost over to the railroad on the west side are the reclaimed lands of the Sacramento river. You can see the timber on the river. On these lands have been some productions, the telling of which seems almost incredible.

There is one man there,—Mr. Van Loben Sels—who has 500 acres of asparagus, and there is an island in the river, on which there are 1200 acres in asparagus owned by different parties. I have heard the estimated clear money on this plant placed variously at from one hundred to five hundred dollars an acre.

There is a string of orchard along the river thirty miles long, and there is no more beautiful trip in California than by steamer along these orchards when the trees are in bloom or when the fruit is ripe.

Thirty tons of sugar beets are grown to the acre and sold for \$4.50 a ton on the ground.

As much as \$9,000 has been taken in for the product of eighty acres in Irish potatoes.

Almost any of the land rents for \$20 an acre. If I had space I could tell you much more about this district.

And I must call your attention to the windmills as we come to Florin.

You see a forest of them. Here they produce "truck" almost without end.

They ship fresh strawberries from here to Chicago, New York and to Europe!

I mention strawberries as a representative product—there are others. Let us not forget that to our left is grown much of the hop crop from which we get our beer.

A SECTION THAT NEEDS HELP.

And now we come to Sacramento. You all know about cities, and what you do not know about Sacramento will be told to you while you stop there, and by gentlemen better posted on its resources than I. At Sacramento, however, we ride a short distance along the bank of the great river of that name. You will want to look out to the left of the ear for you will not get a glimpse of it again except when you cross it at Tehama, or perhaps when you cross it in a carriage at Red Bluff.

When you look upon it, and are told that it has been filled in, and is threatened with total destruction, you will be in a condition to ask what you can do for the river and for the rich marginal lands. I have not time to tell you now, but the time for you to put your shoulder to the wheel is not far off. Hence look at this magnificent stream.

And now we leave Sacramento and crawl along through brush to and across the American river. When I first saw this river the tide ebbed and flowed at this bridge. It was a deep clear stream. Now it looks like a thin sheet of flowing mud. Look at it as you cross it.

There is not much along the road to Roseville Junction, where we leave the main line of the Central Pacific, over which to become enthusiastic, except some wheat fields. If we should go further along the Central, up into Placer county, we should see much, and should we pass between Sacramento and Roseville in a decade from now we should find a vast difference.

Placer is one of the best orchard counties in California, both for citrus and deciduous fruits. The land is fertile, the rainfall abundant, water is plenty for irrigation, and there is much of the county remarkably immune from frost. We shall take a trip up that way later.

A MANUFACTURING TOWN.

In a few miles we come to the town of Lincoln, which is engaged in the manufacture of

tile, drainage pipe and other things in that line. You look out at the right hand window to see the works and the piles of piping.

The country around here is mostly cultivated to cereal crops.

And now we come to Bear river, which had along its course—before it was destroyed by mining debris—some of the finest bottom land in the state. There were settlements here before the discovery of gold. While the river and the best land were destroyed, there is enough good land left in the vicinity of Wheatland to make it famous for its hop production. It is considered the best hop land in the State. Then on the road to Marysville we pass some fine wheat and barley land, and some orange orchards.

Now we cross the famous Yuba river, and those of the party who happened to know it when it was a deep and clear stream, with rich alluvial bottoms on either side, cannot help a sigh of regret as they see it now. But it is better than it was, and if the mining debris can be controlled it will continue to grow better. It is from the Yuba river that the power for the Bay Counties Company is supplied. Of course you know the extent of that enterprise.

SHIPPING ORANGES TO LOS ANGELES.

We pass Marysville without a stop, for we shall come back this way, and whirl along towards Oroville. While we pass fertile but undeveloped fields, there is nothing to call for admiration until we near Palermo, and then if you are a judge of what orange trees ought to be, you will find almost perfection here.

Look over to the right and see the trees on the Hearst property, and fine trees all along. I do not at this writing know the program of the Oroville people, but I suspect that we shall come back this far in carriages and take the train just here on the return to Marysville.

Then we come to Oroville, whose people have done more to develop the orange, the fig and the olive industries than any others in the valley. They have been successful and they deserve it.

You will be sorry that it is not November when they will be packing the first carloads of oranges to send to the Los Angeles market, getting them there about three weeks before the local growers can get one at all colored.

You will see no fruit on orange or olive trees, but you will find a greener and a fresher foliage than you ever saw south of Tehachapi. Some of you will go back in November to see the packing of oranges and the making of oil and pickles.

The Oroville people will show us the orchards from which the bulk of the oranges shipped from the Sacramento valley are grown. They will show us olive and fig trees, and then they will take us to see the dredgers that are at work taking gold out of rich bottom land—digging up fine orchards to get it. They will explain that trees will grow on the land after it has had the gold extracted. As I remarked before, I think our carriage ride will end at Palermo, where our train will be waiting for us.

A GREAT DECIDUOUS FRUIT DISTRICT.

As we go on down towards Marysville if you will look out to the right you can trace the course of the Feather river by the trees along it. There are some fine farms and orchards, but we shall speak of them as we go up on the other side.

Marysville is one of the oldest towns in California, and in an early day did a big business supplying mining camps with the necessities of life. It now has a fine agricultural backing as I think we shall see, and it has not by any means lost its mining trade. The committee will drive us around the town, and we shall see some elegant grounds, showing the fertility of the soil, and then we shall in the brief hour we are allowed, get a glimpse of one of the best deciduous fruit districts in the State.

It will only be a glimpse, and you will wish

you had more time. Here again I shall guess without knowing, that our train will back down and that we shall take it again on the west side of the Feather—just over in Sutter county.

And now we get a good start up the east side of the Sacramento valley. The Feather river is on our right, and we look over at the Table Mountain, a land mark of the early days, and at the upper end is Oroville.

We do not pass close by the best orchards of the region. All along up the west side of the river are vast areas in deciduous fruit of all kinds.

Here we find the two prosperous towns of Gridley and Biggs, supported by the fruit orchards on our right, and the rich farming land all around them.

WHERE THE HEMP GROWS.

As we fly along to the north, if you will look out to the left you will see the timber on Butte creek, and a little further along that on the Sacramento river. All the land between us and the river is rich. Every acre can be watered cheaply from several everlasting sources. It is all the finest kind of grain land and for alfalfa is cannot be excelled. In this neighborhood is produced hemp which is sold in St. Louis. With a home market for fiber this territory would produce all the fiber plants to perfection.

The river timber looks many miles off, and when you know that it runs almost down the middle of the valley you can realize the valley's extent.

We cross Butte creek and get into some timbered country. Then, before we know it, we come upon one of the loveliest towns we have in the State. Chico is surrounded by a body of magnificent land, and some of it has been nicely developed. We shall not have time to drive over the great Bidwell rancho, but as you view the beauties of all around you, you will be sorry you have not. You will promise yourself that you will come back.

Now we shall continue on up the valley, and shall become aware of the fact that the valley on the east side is getting narrow. We have all heard of the great Stanford vineyard, claimed to be the largest in the world. It will be a sight as not many of us have seen more than 2500 acres in a single vineyard.

Now we cross the Sacramento at the old town of Tehama, twelve miles below Red Bluff.

A SECRET ABOUT RAILROAD RATES.

You will observe that there is a draw in the bridge, for boats go up the river to Red Bluff. And while we are looking at this beautiful river, let me tell you a secret: The people of the Sacramento valley do not care a cent about who is railroad commissioner, for the river regulates charges better than any man can do it.

About three miles before we get to the capital of Tehama we enter rolling land, and many people claim that it is the head of the Sacramento valley, but it ought to be so called up to Redding.

Tehama is the great wool county of the State, but of late its fruit output has been considerable. The best country immediately around Red Bluff is on the east side of the river, and we shall perhaps visit it, although we cannot see much of it in an hour. Here we shall see lumber brought down from the mountains in a V flume, and to those who have not seen it, it will be worth seeing. Boats began running regularly to this place in 1853, and it has been at the head of navigation ever since. It has always been a prosperous business place.

Leaving Red Bluff we go over some rolling country to Cottonwood creek, and then we are in what we called in an early day the American valley. At the head of this is Redding, at present the liveliest town of the North. It is the distributing point for a great mining territory. I could not begin to tell you of this in the limit

allowed me, and as we are to remain over night, we shall have a chance to get posted.

WHAT PUSH WILL DO.

On our return trip we leave our old road at Tehama, and the first stop is at Corning, or Maywood Colony. Here we shall find evidence of what enterprise and push will accomplish; find a backing for our ideas of advertising the country.

This is perhaps the most successful effort at making small tracts of land pay made in Northern California.

We shall find, for instance the greatest area of olive trees at any one place in the world.

They are young, but when 4000 acres of olive trees get into full bearing, what an army it will take to handle a crop! We shall be here two hours and can see much of it.

In about half an hour after we leave Corning, I want you to look out for Stony creek. It runs north along the foot of the Coast range for about forty miles, and has a very large drainage area. It will furnish more water for irrigation than any county in Southern California has.

Orland is just south of the creek and we have a stop there. Here is a country out in the open Sacramento valley that is particularly immune from frost. If any of you are scientifically inclined, the "why" of this may bring an interesting discussion. But do not expect too much from Orland. They have land, water and climate, but they have just commenced to try to move up a bit, and you will see every evidence of awkwardness about it. There is plenty of evidence of what can be done, and you will see that Orland is bound to "get there with both feet."

A VAST LAND WAITING FOR PEOPLE.

As we pass on south you will look over to the left and see the timber on the Sacramento river, and remembering that you looked at it from the other side you will appreciate the fact that there is a vast country to be developed. Then as you see the great grainfields, and the scattered population, and know that there is land, water and climate, you can appreciate the work before you.

Our program is to pass Willows, the beautiful county seat of Glenn, without stopping. It is surrounded by a magnificent body of land, but all great grainfields. If you will look over to the right you will see some low foot-hills and the higher mountains. Stony creek is running along the foot of the latter. Over there are valleys of great fertility, and to supply the inhabitants the Southern Pacific has built a branch road westward for about twenty miles.

THE WORK OF THE KNOCKER.

Just at the southern limit of the town I want every one to look out and see the Central canal. On this canal \$570,000 was spent and forty miles of the most expensive part of it completed, when the "knocker" element got control and "knocked" it. Water must some day run in that canal.

When you get to Norman, eight miles from Willows, look out west and see where that canal reaches the foot hills, and look at the timber on the river and remember that the Central canal will water all between, and continue it as far as one may want to go down, and you will see some possibilities there.

Across where you are now looking it is thirteen miles from canal to river. It was intended to complete it four miles south of Williams.

Now we are at Colusa Junction, and I shall take you on the Narrow Gauge to Colusa, my home for fifty-two years. Our Board of Trade will take you around for a short drive, and will try not to detain you one minute beyond the appointed time.

We shall show you where the oranges grew that took the premium at the Mid-Winter Fair, in competition with all the State; show you the trees on which grew the oranges sent for by both

the Palace and the California hotels in your city when they wanted nice ones for special occasions.

We shall show you the river, now broad and deep, on which barges float that carry thousands to your wharves. We shall show you how easily we can irrigate, and show you a pump throwing 8000 gallons of water a minute at a small cost.

BEST COUNTY IN THE UNITED STATES.

This pump is run by electric power furnished by the company of which John Martin of your city is at the head; and, excuse me if I suggest that if San Francisco capital will back him in various enterprises, the development of this valley can be made a mint for the coinage of money.

And now we get back to the train we left and make no stop until we reach Woodland. We are well into Yolo county when we reach Dunnigan, and I am going to say to you that Yolo is the best county in natural resources in these United States.

I am not going to undertake to tell you what you will find, because there is so much of it I really would not know where to begin with only a few lines at my disposal. Keep looking out on the country all the way down to Vacaville, and take what you see as a sample of it all, and you will believe me.

You get into Solano county as soon as you leave Davisville. Some four miles before we get to Woodland we cross Cache creek. This is the outlet of Clear Lake which covers about fifty square miles, and it can be both lowered and raised, making a magnificent reservoir. It has over 1000 feet fall down to the valley. It can be made to water all the land from Arbuckle to Putah creek and Davisville. And think of the power!

VACAVILLE—A LIVING EXAMPLE.

Vacaville is our last place to stop and I am rather glad of it, for I want the last impression to be a pleasing one. It ships more green deciduous fruit than any place in the State, and you will find orchards in every way up to date. You will find but little room for "development," but it will give you an idea of the work before you by showing you the possibilities of the great Sacramento valley.

What will this valley mean to San Francisco when it is one-half as well developed as you will find Vacaville? All the land is not as good as Vaca valley, but you now know that there are thousands of square miles of undeveloped land as good as the Creator knew how to make, and that San Francisco, as the metropolis, has a great work in hand to assist us to move along.

MAYOR SCHMITZ ON CIVIC PRIDE.

Civic pride—the pride that makes a man do something for his fellow-citizens as well as for himself—must be given a prominent place among the qualities that mark the worth of a man, and when this pride of city compels a man to effort, it is effort that undoubtedly merits the highest commendation, for it is unselfish effort—labor largely for the benefit of others.

San Franciscans are for the most part proud of their city, but in too many instances the pride has not boiled up to the point that results in work. Like all the rest of the people of this great, hustling, bustling land of ours, we are too busy hewing out our own little niche to find time for the larger effort that is necessary to make our city beautiful—beautiful enough to justify our utmost pride in the people who dwell within its gates and to attract those who are without. Most of us have been content to trust to the other man's patriotism, and in consequence San Francisco has not gone ahead in the matter of public improvements as it should have done.—Hon. Eugene E. Schmitz in *North End Review*.

PEOPLE OF CITY AND COUNTRY JOIN HANDS.

Business Men's Excursion to the South Will be Productive of United Action.

Written for the Review by
ANDREA SARBORO, Member of the Merchants' Association.

The recent excursion made by the business men of San Francisco to Bakersfield and the San Joaquin Valley was a very agreeable affair, and tended to cement good feeling and friendship between the people of the city and the people of the country.

Wherever the train stopped the visitors were received with the greatest enthusiasm. This was not only shown by the decorating of the cars, and filling them with fruits and flowers, but by the warm handshaking, and the sincere greetings extended by the speakers everywhere.

The country people took a great interest in the movement inaugurated by the San Francisco business men to promote the welfare of the State, and they all agreed to do their full part of the work required for the purpose.

Many of the city people had not seen the country for years and were agreeably surprised to see the magnificent wheat fields, orange groves, vineyards and orchards and the numerous oil wells and huge iron storage tanks at Bakersfield. As we passed through the fertile country and saw the houses many miles apart, we could not but feel that it was a pity that the country was not filled by numerous happy homes. It is only a question of time when twenty houses will occupy the land for every one that exists today. This will mean for San Francisco twenty customers instead of one, and thus will increase the prosperity of the city as well as that of the country.

In addition to having an eye to business, the excursion also was a recreation so much needed by our overworked business people.

The business men are so pleased with their first excursion that although it is a hardship for many to absent themselves for two days from their offices, our next excursion up the Sacramento Valley and the foothills, where will be seen some of the richest land in California, will be more numerously attended than the first one through the San Joaquin Valley.

THE VALUE OF THEORY.

One of the most astonishing things one meets with is the seeming contempt in which practical business men and politicians hold theorists. They appear to think, when they have called a man a theorist, they have discredited him for influencing opinion, as thoroughly as they would have destroyed his credit if they had proven him to be a thief.

In the face of this every business man is engaged in making money by methods that were discredited theories before they were developed into profit producers. Every politician is chattering about principles that were held by discredited dreamers long before they were made respectable by being placed in political platforms. One of the most recent instances of the success of a theory is found in the elimination of cases of yellow fever by finding and destroying the means by which it was spread, the mosquito. Unfortunately for the practical business man, no patent is obtainable. No party can build a platform on the principle.—*Public Policy*.

Cost of repairs to battleship *Indiana*, \$369,405
Cost of repairs to battleship *Oregon*, 96,955

These vessels were built in competition—the *Indiana* in the East, the *Oregon* in San Francisco. Facts talk.

The California Promotion Committee of San Francisco.

What its Plans are, and How it Purposes to Advance the Common Interests of City and State.

Written for the REVIEW by Rufus P. Jennings, Member of the Executive Committee.

San Francisco has awakened to a realization of the fact that, to maintain its supremacy as the metropolis of the Pacific Coast and to secure to itself the benefit of the advantages with which nature has endowed it, there is needed, first of all, a larger population of the right kind in California to develop more fully the wonderful agricultural resources of the State, and more especially of that portion tributary to San Francisco; also, that it must endeavor to interest outside capital in the further development of mines, manufactures and commerce; that it must bring tourists from all parts of the world to enjoy the benefits of a glorious climate and the advantages of resorts unparalleled.

CITY AND STATE ARE BOTH REPRESENTED.

In order to carry out this work, and to do so in a systematic manner by a general co-operation that will result in bringing about the desired conditions, the California Promotion Committee has been formed, having for its members representatives of the commercial organizations of San Francisco and of the interior of the State.

This committee has been in existence for less than two months. It has already succeeded in bringing about a unity of feeling that has not existed heretofore between the city and the country.

From all parts of the State the glad hand is held out and assurances of hearty support are volunteered from every side.

The interior counties are vying with each other in their efforts to get in line and do their share in letting the world know the resources they have to offer to prospective settlers.

THE COUNTIES ARE DOING THEIR BEST.

Appropriations are being made in almost every county by its Board of Supervisors to place the means at the command of organized bodies for the publishing of necessary literature, etc., to be sent throughout the world, and for

otherwise advertising and making known their resources.

Commercial clubs for development are being formed in counties hitherto without such organizations.

Each county is appointing what is known as a county promoter of the California Promotion Committee. This appointee will be in constant touch with the committee at San Francisco, which he will keep informed regarding the work of his particular locality and the advantages it has to offer to settlers and others to locate there.

The California Promotion Committee thus becomes a central body, with the interests of all in mind.

PLANS FOR A VIGOROUS CAMPAIGN.

It will, with the means at its command, advertise California in general to the world.

It will distribute advertising literature of its own publication and that of the different counties where such literature will do the most good.

It will assist in maintaining the exhibit of the California State Board of Trade in the Ferry Building at San Francisco, and will use means to attract visitors thereto. It strongly recommends that those counties not now having special exhibits and representatives there arrange for the same at an early date.

It will use every endeavor to bring the tide of travel to San Francisco and will be on the alert to secure desirable conventions for the city, and to impress capitalists and others with the opportunities existing here for investment and profitable employment.

HEARTY INLAND HOSPITALITY.

There is a general forward movement, and a sentiment that is an earnest of the fulfillment of the most ambitious hope for California.

To further the establishment of closer relations between the city and the country, the California Promotion Committee has inaugurated

excursions, the first one, represented by about one hundred and twenty of San Francisco's prominent business men, having been to the San Joaquin Valley. This initial excursion proved a great success. At every stopping place the excursionists were received in the heartiest manner, hospitalities being showered upon them. Other excursions are planned for the near future, the next one to be on June 6-8, to the Sacramento Valley.

SAN FRANCISCO WOULD RECIPROCAT.

These excursions do much to bring about that desirable harmony in business relations that is too often lacking. The committee hopes that these visits to the interior will be returned and San Francisco be given the opportunity of reciprocating for the many courtesies that have been received.

The committee has extensive plans which, carried out, must bring to California great prosperity in every line and a large increase of population.

The building up of the interior is the making of the prosperity of the city. Therefore it is obviously a matter of self-interest to San Francisco to lend every possible assistance in this great work.

HOW THE WORK CAN BE PUSHED FORWARD.

To accomplish all that is planned will require money—more than is now at the command of the committee. There is a large number of men directly and indirectly interested in the success of this movement whose names do not yet appear among the subscribers to the promotion fund.

It is believed that they will now come forward so that the sum contributed by San Francisco for the development of the State and its own future prosperity will be commensurate with the dignity of the Metropolis of the Pacific Coast.

fit, and that the country must obtain its growth first.

A PUBLIC-SPIRITED MOVEMENT.

Awakened to these facts, San Franciscans have agreed to contribute to a responsible committee a monthly sum, to continue for a year, to enable that committee to advertise wisely in various ways the hitherto neglected portions of the state.

So long as this sum is wisely expended, the committee should have our hearty support. Every prosperous person in this city—merchant, banker, doctor or lawyer—ought to contribute a dollar or two per month for a time to this cause. The merchants have started liberally, but this is a broad-minded, public-spirited movement. No one can expect to see a direct return but to rejoice in the growth of the state, the father of the city. The more unselfish the donation, the nobler the gift. Contribute something to the Promotion Committee and ask your friends to do the same.

The Merchants' Association of New York increased its annual dues, beginning with the current year, from \$25 to \$50. One hundred new members promptly joined it, insuring a minimum revenue from all sources of \$50,000 a year. New York is a great city, made so by a great citizenship.

HELP THE PROMOTION COMMITTEE.

The State is the Father of the City and Must Grow First.

Written for the REVIEW by Frank J. Symmes, President of the Merchants' Association.

The father of the city is the state. No man liveth unto himself, and no aggregation of men within city limits can subsist by themselves.

It is from the country that there comes all our food and raiment, and it is there that we go to gain health and strength and to build up our broken-down nerves and bodies.

Stop the country supplies to any great city and the inhabitants may be starved out in three weeks.

Cities produce nothing upon which human life depends. They may help along the sciences and the arts, but the country furnishes the fields of investigation. The city is a veritable Sodom, from which but few good things come, and where poverty, wretchedness and crime do chiefly thrive. And yet nine-tenths of the people desire to live in the city and fail to realize their dependence on our country brethren.

THE CITY DEPENDS ON THE COUNTRY.

We arrogate to ourselves a greatly exaggerated importance over our great population,

There is nothing more absurd than to boast of a great number of human beings in a single herd. As well boast of how many school children may be crowded in a classroom, or Chinamen into a cellar. Close human contact breeds nothing but disease. Until we can boast of a clean city, a healthful and beautiful city, we have little to be proud of.

It is a wise city that preserves every possible characteristic of the country; that realizes its dependence on the country and does all in its power to aid and support it.

San Francisco has recently had an awakening in this direction. It has discovered that the South has helped itself greatly by judicious advertising and that central and northern California, with climatic advantages equal if not superior, has dragged but a slow length along. It has learned that this half-occupied territory can be made productive to itself and immediately afterward to the city; that no part of the state can prosper except San Francisco gain a bene-

Association Maps Out Important Tasks.

Decides in Annual Meeting to Push Forward the Improvement of the Thoroughfares Leading to the Mail Dock and the Southern Seawall.

The eighth annual meeting of the Merchants' Association, held at Academy of Sciences Hall on the evening of May 28th, was notable in the annals of the organization for the great interest manifested in past achievements and the enthusiasm generated for future effort.

One of the most important pieces of work ever proposed in this city was laid out for the coming year by the resolutions looking to the grading of streets near the Mail Dock, and those who spoke on the subject were frequently encouraged by outbursts of applause. It was generally agreed that if the commerce of the Orient is coming to San Francisco it is a folly and disgrace to have to haul it into town over a prehistoric dirt road that hasn't had a nickle spent on it in sixty years.

The report of Secretary King was a record of solid achievement in the city's interests of which any organization of busy men might well be proud. It will be found elsewhere in this paper.

Eloquent resolutions of respect to the memory of J. Richard Freud, the late secretary of the Merchants' Association, were read by Mr. Charles Bundschu, the retiring vice-president, and adopted by the whole body, standing.



THE OFFENDING GRADE ON BEALE STREET.

HIGHER SALOON LICENSES.

Mr. I. J. Truman introduced a strongly-worded resolution requesting the directors to take a postal vote of the Association on the question of a higher license on saloons. It was adopted without dissent.

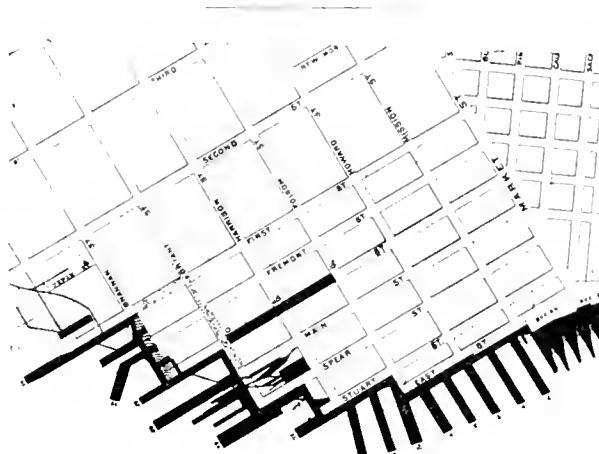
At nine o'clock the polls for the annual election were closed and the secretary was instructed to cast the ballot of the Association for the following gentlemen as members of the new board of directors:

C. S. Benedict.....of Benedict & Turner.
Foster P. Cole.....of Sterling Furniture Co.
Andrew M. Davis...of The Emporium.
Walter E. Dean....of Walter E. Dean.
W. J. Dutton.....of Firemen's Fund Insurance Co.
R. B. Hale.....of Hale Brothers.
F. J. Koster.....of California Barrel Co.
A. J. McNicoll.....of A. J. McNicoll Co.
Charles M. Plum...of Charles M. Plum & Co.
A. J. Rich.....of A. J. Rich & Co.
P. C. Rossi.....of Italian-Swiss Agricultural Colony.
Robert H. Swayne.of Swayne & Hoyt.
Frank J. Symmes..of Thos. Day Co.
A. H. Vail.....of Sanborn, Vail & Co.
F. H. Wheelan....of Southern Pacific Milling Co.

LOWERING OF BEALE STREET.

Constitutional amendments, which will be found in another column of the REVIEW, were passed.

The improvement of thoroughfares leading from the Mail Dock was then taken up as the



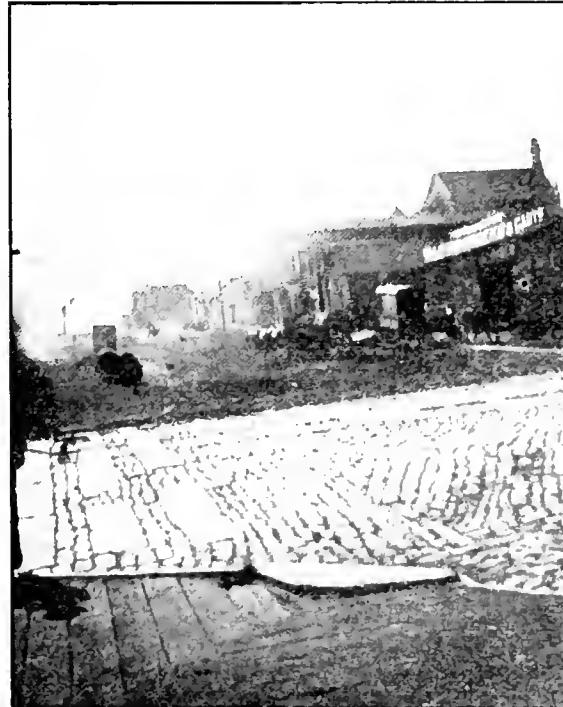
STREETS THAT NEED ATTENTION.

topic of discussion for the evening. President C. L. Tilden, and Messrs. McNab and Renner, of the Draymen's Association, were present, and all addressed the meeting. Colonel Kirkpatrick spoke for the Harbor Commissioners, who, with the exception of President Kilburn, attended in a body, accompanied by Secretary English and Ex-Governor Budd, the commissioner's attorney.

A map was exhibited of the region it was proposed to improve, and circulars were distributed bearing illustrations of the present condition of the streets. President Symmes stated the problem by showing that the Rincon Hill cliffs hemmed in the Mail Dock district so that the only way out was by an unimproved street, practically impassable in winter, or else by way of the wharves, which drays travel only on sufferance of the Harbor Commission.

EXTENSIVE ALTERATIONS NEEDED.

It had become necessary to lower the grade of Beale street from Folsom to Bryant, (shown in the cut in black) pave Bryant from Main to First and First from Bryant to Brannan, (shown by dots) and till in Brannan from First to Beale, where it is now under water; (the area marked by waving lines). This would



BEALE STREET, LOOKING UP FROM FOLSOM TO HARRISON.

make Beale street passable for heavy trucking. Instead of having its present rise of forty feet from Bryant to Harrison, and fall of thirty feet from Harrison to Folsom, it would have a rise of ten feet in the two blocks—a distance of

1,100 feet. The earth from the cutting would fill in Brannan street. He explained that the situation had been canvassed with the frontage owners and no opposition was to be feared.

Mr. Renner said he had recently visited all the large cities of the country and had found "only one with tougher streets than San Francisco." That was New Orleans. He spoke of good work accomplished north of Market street but deplored the city's neglect of such necessary thoroughfares as Beale, Bryant and Brannan streets, where the traffic was the heaviest in the city. Mr. Renner introduced the following resolution, which was adopted.

AN URGENT NECESSITY.

Whereas, A direct thoroughfare west of Spear street from the southern seawall to the central portion of the city is an urgent necessity, and Beale street is most advantageously situated for this purpose; therefore, be it

Resolved, That the Board of Directors be and is hereby requested to use every effort to secure the



END OF BRANNAN STREET; AS MAINTAINED BY THE CITY.

lowering of the grade on Beale street between Folsom street and Bryant street and the paving of the same with basalt blocks.

Mr. McNab called attention to the fact that the whole Oriental trade of San Francisco centered about the Mail Dock and that five of the finest wharves, in the best part of the waterfront, were given up to coal bunkers, driving other commerce away. He thought if suitable thoroughfares were made from the Mail Dock into town the heavy trucking traffic on East street, through which people from the ferries now have to dodge, would be reduced one-half. Mr. McNab introduced this resolution, which was adopted:

Whereas, There is at present no thoroughfare passable in wet weather along the waterfront from First street to Spear street except along the State wharves; therefore, be it

Resolved, That the Board of Directors be and is hereby requested to secure, if possible, the paving with basalt blocks of Bryant street from Main street to First street and First street from Bryant street to Brannan street before the next rainy season, and to endeavor to have the official grade at the intersection of Bryant and First streets changed to conform to the present grade of the roadway at this point.

WANTS MAIN STREET INCLUDED.

Speaking for the Harbor Commissioners, Colonel Kirkpatrick explained that the extension of the seawall to the Mail Dock might take from eight to ten years, and President Tilden of the Draymen's Association urged that whatever action was taken should be taken immediately, a sentiment that was indorsed by the heartiest applause. He also introduced a resolution to the effect that Main street should be cut down, as well as Beale street. After its adoption, the meeting adjourned.

ONE YEAR'S WORK OF THE MERCHANTS' ASSOCIATION.

ANNUAL REPORT OF THE BOARD OF DIRECTORS.

May 28, 1902.

To the Members of the Merchants' Association—Gentlemen: Eight years have passed since the Merchants' Association came into existence. Much has been accomplished during that time. Much yet remains to be done. Whether this will be accomplished depends upon the unity of purpose of its membership and the continued cordial support of the public. In pursuance of its duty, your Board of Directors begs to submit the following annual report of the more important work performed during the past year.

It is not possible in a brief report to give a full account of all the work of the Board of Directors. Much time and work has been given to the consideration of many things for the improvement of the city, without, as yet, showing a practical way for accomplishing them. As your Board aims to report results only, these matters will not be presented until some definite gain for our labors can be shown.

MEETINGS AND CONFERENCES.

Fifty regular and special meetings of the Board of Directors and twenty-six meetings of the regular and special committees have been held during the past year.

ACCOUNTS OF THE ASSOCIATION.

In accordance with its usual custom, the retiring Board of Directors has caused the books and accounts of the Association to be exported before retiring from office. The accounts during the past year have been verified by the Auditor and reported correct.

The report of the Treasurer, which will be presented to you this evening, shows the receipts and disbursements during the year.

MEMBERSHIP.

One hundred and eighteen new members have been elected since the last annual meeting. The large membership of the Association, and the regular accession of new members from month to month, are most gratifying indications of the approval and support of the public, of the work and aims of the Association.

CHANGES IN THE BOARD.

Mr. Robert H. Swayne was selected on October 4, 1901, to fill the vacancy in the Board caused by the prolonged absence abroad of ex-Director Greenebaum.

DEATH OF THE SECRETARY.

It is with profound regret that your Board records the death, on January 6th of the Secretary, Mr. J. Richard Freud, who had most faithfully and efficiently served the Association for over six years. Mr. Freud was devoted to our cause and to the principles of Civil Service Reform, and he was so peculiarly fitted to our work that his loss will long be felt.

CONVENTIONS IN SAN FRANCISCO.

In accordance with its general policy that the holding of large conventions in San Francisco and the consequent advertising of the city and State, with the immediate distribution here of large sums of money by those attending the conventions, are of great benefit to the city, your Board of Directors has encouraged and assisted by donations in the holding in San Francisco of the International Epworth Convention, last July, the annual convention of the Imperial Council of the Nobles of the Mystic Shrine, to be held next month, and the Knights of Pythias Grand Biennial Gathering, to be held in August.

NEW HOSPITAL FOR CONTAGIOUS DISEASES.

Special efforts have been made to secure a new site and buildings for a hospital for contagious diseases, in place of the present hospital, the condition of which is a continual disgrace to our city. After personal examination by the Directors, the Board recommended the purchase of the Bay View Farm, which recommendation was adopted by the Supervisors. Opposition to the location of the hospital on this site being manifested by residents in the neighborhood, a special committee from this Association, acting with a similar committee of the protesting citizens, personally examined all the southern bay shore county and finally recommended another site, which appears to be the only one available. This recommendation has been finally approved by the Supervisors and the purchase of the property authorized. It is the earnest hope of your Board that a new hospital will soon be erected at this point, and we shall continue to urge this matter until this much-needed improvement is an accomplished fact.

REPAVING COBBLE STREETS.

The Board has persistently advocated the removal of all cobble pavements from the business streets. A liberal appropriation was secured in the last tax levy and gratifying progress has been made in laying new pavements during the present year, as will be shown by the following list of streets repaved:

Pine street between Sansome and Battery has been repaved with asphalt, and between Battery and Front streets with basalt blocks on concrete; California street between Montgomery and Kearny with basalt blocks on sand; Sacramento between Montgomery and Sansome with bituminous rock, and between Sansome and Battery and between Front and Davis with basalt blocks on concrete; Bush street between Sansome and Battery with bituminous rock; Front street between Washington and Jackson and between Pacific and Vallejo has been repaved with basalt blocks on concrete; Stockton street from Pacific to Union has been repaved with bituminous rock; Spear street between Mission and Howard with basalt on concrete.

Contracts have been let for the repaving of the cobble blocks on Clay street between Sansome and Davis streets, and on Washington between Sansome and Battery streets, with basalt blocks on concrete, and on Sutter street between Grant avenue and Stockton street with basalt blocks on sand.

Besides this down-town work, Polk street, from Sutter to Jackson, and Valencia from Market to Eighteenth, have been repaved with asphalt, and Fifth street from Folsom to Brannan has been raised to official grade and repaved with basalt blocks.

To continue this work, the Board has recommended that the sum of \$125,000 be included in the next tax levy.

REPAVING COMMERCIAL AND PACIFIC STREETS.

The Board has also strongly advocated the early repavement of Commercial and Pacific streets, in order that there may be two well-paved thoroughfares free from street-car tracks, from the northern seawall to Montgomery street.

BRICK PAVING.

Your Board endeavored to have a sample of vitrified brick pavement laid here during this year. This very desirable pavement, which is so largely used in many Eastern cities, is admirably adapted for use on many of our streets, and some means should be found for procuring the necessary material.

STREET AND SIDEWALK OBSTRUCTIONS.

The matter of preventing the streets and sidewalks from being unnecessarily obstructed, particularly in the foundry and wholesale districts, has received much attention by the Board. Conferences have been held with representatives from these districts and with the city officials for the purpose of adopting, if possible, some general regulations in this matter. It has been generally conceded that it would be unwise for the city to give any one a legal right to use any portion of the streets or sidewalks for the temporary or permanent storage of goods and that it should be left to the discretion of the Board of Public Works to permit such temporary use of a portion of the sidewalk or street as may be actually necessary, provided that at least one-half of the width of the sidewalk is kept free from obstructions at all times.

SANDING MONTGOMERY STREET.

The frequent falling of horses on the slippery pavement on Montgomery street between Bush and Pine streets, caused by the abrupt crown of the street at this point, has prompted the Board to station metal boxes filled with sand along this block and to have the street sanded whenever the pavement is wet and slippery. The benefits of this action were at once apparent, and few horses have fallen on this dangerous block since this course has been adopted.

PARKING VAN NESS AVENUE.

Repeated suggestions have been made to the Association during the past three or four years that Van Ness avenue should be improved by constructing a central strip of park through the avenue. As the macadamized block between Bush and Pine streets was to be paved this year, it seemed to your Board that this was an opportune time to determine definitely whether this improvement was a desirable one, and that if an object lesson were given by having this one block parked in this manner, which could be done at a small ex-

pense, the residents along Van Ness avenue and the public generally could decide whether all the avenue north of Golden Gate avenue should be parked in a similar manner.

The recommendation that this block should be parked was approved by the Board of Public Works and by the Board of Supervisors, but the ordinance was disapproved and vetoed by the Mayor, which has indefinitely postponed action in this matter.

CHARITIES ENDORSEMENT COMMITTEE.

Realizing that much of the large amount given to charity is unwisely given, and that many unnecessary or fraudulent charity organizations are constantly soliciting aid from merchants who have no time nor means for investigating the actual needs of those organizations applying, your Board of Directors, in conjunction with the Associated Charities, has organized the Charities Endorsement Committee, consisting of representatives from the Merchants' Association, the Associated Charities and the charities at large. This committee is prepared to investigate and furnish endorsement cards to all worthy and necessary charities. It is suggested to our members that all solicitors for charity organizations be required to show such official cards of Endorsement before giving to them any aid.

NEW CUSTOM HOUSE.

The great need for a Custom House adequate to provide for the accommodation of our rapidly growing commerce, prompted your Board of Directors to join with the other commercial organizations in urging our representatives in Congress to endeavor to secure an appropriation for a new Custom House to be erected on the site of the present one. It is gratifying to report that an appropriation of one million dollars has been made by Congress for this purpose.

LIGHTING STREETS ON DARK NIGHTS.

The prevailing custom of leaving the streets unlighted for five nights each month, at the period of full moon, regardless whether the moon was shining or obscured by clouds or fog, has been a constant source of complaint. Your Board has, therefore, recommended that the number of nights when the lamps are not lighted be reduced to three nights each month and that the lamps shall be lighted on such of those three nights as may be cloudy or foggy.

PUBLIC CONVENIENCE STATIONS.

Your Board has continually urged upon the city to provide the public with these conveniences, as is now being done in all modern cities. Plans and estimates have been prepared by this Association for the construction of one such underground station in Union Square Park. The previous Board of Park Commissioners were unanimously in favor of the proposition, and it is hoped that the present Board will carry out the intent of their predecessors.

GROOVED RAILS FOR STREET RAILWAY TRACKS.

The Board has recommended to the Board of Supervisors that, in all future street railway construction or reconstruction within a prescribed district in this city, only grooved girder rails shall be used hereafter. At the request of the Street Committee, an ordinance to that effect has been drawn and is now before the Board of Supervisors for its action.

ANNUAL DINNER.

The annual dinner of the Association was held last November and was attended by 467 guests. The subject for the meeting was "Municipal and Industrial Betterments," and interesting and instructive addresses were given by the speakers of the evening on this important subject. To add interest to the occasion, the Board secured the presence of Dr. William H. Tolman, a noted specialist upon this subject, and also provided for an illustrated lecture upon the subject, which was given free to the public at Metropolitan Temple. This lecture was well attended and highly appreciated.

BONDS FOR IMPROVEMENTS.

The Board has considered the various propositions advanced, to be included in the proposed bond issue and has recommended for submission to the vote of the people such as seemed most worthy and necessary.

PRESERVATION AND IMPROVEMENT OF TELEGRAPH HILL.

Your Board has given earnest consideration to the matter of preserving and beautifying Telegraph Hill, and has recommended that the plan prepared by the City Engineer and endorsed by the

Board's Special Committee, providing for the purchase of certain lands and the construction of a winding carriage road to the top, should be included in the next bond issue and submitted to the vote of the people. The Board is confident that future generations will confirm the wisdom of stopping the demolition of this noted landmark and furnishing easy facilities for our citizens and visitors to observe from its summit that which has been pronounced by travelers to be one of the finest views in the world.

INCREASE IN THE POLICE FORCE.

The fact that many portions of our city are inadequately protected, and some districts have no police protection, has prompted your Board to make urgent representations to the Police Commissioners and to the Board of Supervisors on the necessity for increasing the police force to the total number allowed by the Charter.

IMPROVING THE COUNTY ROADS.

The bad condition of our county roads, when compared with the roads of neighboring counties, and the fact that in wet weather some portions are in such a state that travel between the central and suburban districts is greatly impeded, has caused us to urge that adequate provisions be made in the next tax levy for placing the main county roads in good condition. It is our intention to continue to urge this matter before the city authorities until easy access may be had to the city at all seasons over the county roads.

WIDENING THIRD STREET.

The necessity of relieving the present congestion of travel on Third street south of Mission street has become so great that we have strongly indorsed the proposition of the Board of Public Works to widen the roadway by reducing the width of the sidewalks on each side five feet.

REMOVAL OF OVERHEAD WIRES.

The city's delay in removing its fire alarm and police telegraph wires from the poles of private companies has delayed the work of removing all poles from the streets as rapidly as would have otherwise been the case. Gratifying progress, however, has been made, and on May 1, 1902, 728.8 miles of wire and 421 poles had been removed and 116 miles of cable containing 15,000 miles of conductor had been laid in underground conduits. It is expected to have all of Districts Nos. 1 and 2 cleared by July 1st, and if the city makes the necessary appropriation in the next tax levy to remove the city wires from Districts Nos. 3 and 4, the business district will be completely free from poles and wires within a comparatively short time. This matter will receive the constant attention of your Board until all districts are free from overhead wires.

IMPROVEMENT OF BRYANT AND FIRST STREETS

Your Board considers that the improvement of thoroughfares south of Market and east of Fourth street, so as to furnish thoroughfares along the southern seawall from the Pacific Mail Dock to Stewart street, with well-paved outlets and easy grades from the railroad freight sheds and wharves to Market street, is the most important and most needed street improvement before the city to-day. It is becoming absolutely necessary that something should be done immediately to provide adequate facilities for handling the rapidly increasing commerce along this portion of the water front.

SUBJECT FOR SPECIAL DISCUSSION

Your Board has given this matter much thought during the past year, but has not been able to find any practical way for immediately improving the conditions existing there. The roadway on Brannan street should be extended to Beale street. First street between Brannan and Bryant streets and Bryant street from First street to Spear street should be well paved. The grade on Beale street between Folsom and Bryant streets should be lowered and these blocks paved with basalt blocks. It would perhaps also be desirable to lower the grade on Main street.

The above report presents to the members notice of the most important work which has occupied the attention of your Board during the past year, and which has been regularly noted in the columns of the "Review."

Other important work is before the Association for the ensuing year, and we bespeak for the new Board to be elected to-night the same cordial support and unity of purpose among the members which have, in the past, rendered the work of the Association so effective.

Respectfully submitted,

BOARD OF DIRECTORS OF THE
MERCHANTS' ASSOCIATION.

L. M. KING, Sec. FRANK J. SYMMES, Pres.

STREETS OF NEW YORK ADORNED WITH TREES.

Planted Under State Law for the Purpose of Improving the Public Health.

The annual report of the Tree-Planting Association of New York City, which was incorporated in 1897, contains much information, not the least of which is found in a letter addressed to the Association from Mr. Gifford Pinchot, who is connected with the United States Bureau of Forestry, Washington, D. C. He makes the statement: "The planting of shade trees in the streets of large cities like New York is not only desirable, but thoroughly practical. Trees are the only growing things that can be maintained in the more crowded streets of a great city, and, therefore, outside the parks and areas, the only form through which the residents of the city can come in daily contact with nature as we know it in the woods and fields.

IMPROVING THE CITY'S LIVEABLE QUALITY.

"I am glad the Tree-Planting Association of New York is working so earnestly to improve the liveable quality of the city, and I believe thoroughly in its ultimate success. If the Tree-Planting Association continue to demonstrate, as it is doing, the practicability of its plan, it will have rendered a service whose advantages will spread far beyond the limits of New York."

This association has performed excellent work since its organization, and has had many important committees at work in different sections of the city. Besides giving a lot of useful and technical information as to the manner of planting trees, it contains the names and addresses of those who can and do supply trees in the city. The firms whose names are given are only such as can be indorsed by the society. This is a precaution which all tree-planting associations should be careful to take, so that people desiring to plant trees in the city will not be imposed upon.

This society, during the recent session of the New York State Legislature, secured the passage of an act "to extend the jurisdiction of the Park Board of the city of New York to the preservation, planting and cultivation of trees and vegetation in the streets thereof for the purpose of improving the public health."

We are pleased to report that this measure has already received the approval of Governor Odell, and that the act will take effect immediately. It provides that the Commissioners of Parks shall establish a bureau in the Department of Parks to be known as the "Bureau of Tree Culture," which shall be devoted to the preservation, planting and cultivation of trees and vegetation now under the control and care of the Commissioners of Parks, as well as of trees which may be planted in the future. Perhaps the most important condition included in the act is that the chief officer of this bureau shall be a person of skill and experience in the cultivation of trees.

TREE NURSERIES IN THE PARKS.

It is proposed to have small nurseries in different parks where they may be conducted without detriment to the parks themselves, for the cultivation of tree plants of the varieties which are best adapted to the various localities in the city.

The act confers the power upon the Park Board of establishing general rules and regulations for the planting and cultivation of trees throughout Greater New York, and it provides that ordinances shall be enacted for the protection of street trees, and that any person violating any of such ordinances shall be guilty of a misdemeanor, and shall, on conviction thereof before a city magistrate, be punished by a fine not exceeding \$50, or, in default of payment of such fine, by imprisonment not to exceed thirty days.

The Police Board of the city is required to cause all officers on duty in the several parks to be vigilant at all times in the enforcement of the ordinance of the Park Board for the protection of street trees. The Park Board is required to include in its annual estimates for the support of the Department of Parks such sums of money as will enable the Commissioners of Parks to perform the duties imposed by this act with diligence and success.—*Municipal Journal and Engineer*.

FLORAL DISPLAYS IN OUR PARKS.

written for the Review by JOHN E. QUINN, Member of the Merchants' Association.

Every year in Boston, after the Public Garden is excavated from its depths of ice and snow, the gardener, or "City Horticulturist," as I believe he is called, begins to prepare the ground for the annual floral display, which is probably the most beautiful and artistic exhibition of flowers and plants to be seen in any city of the country. Every effort is made, each year, to surpass all previous displays, both in design and variety.

These annual floral displays have become so celebrated that they attract great numbers of people from far and near to witness their beauty and have contributed in no small degree to establishing the reputation of Boston as an art center.

Now, when one considers the many difficulties attending such an exhibition in such a climate, where the ground is frozen for six months of the year, and where all the plants and flowers for this early display must be nurtured and protected in greenhouses and transplanted to the Public Garden, one must look with admiration on the infinite pains and labor necessary to produce the splendid results, and credit the people there with a genuine love of all that is beautiful in art and nature.

If Boston is willing to make such displays in the interest of her people and the stranger who may visit her, why should not we be ready to do a little in this line ourselves?

It is true that great improvement has been made the past two years in the many small parks distributed over our city, and in most cities they would be considered charming with their plants and flowers in bloom twelve months of the year. But that is not enough. There is no city in the world where the conditions or surroundings are more favorable for a floral display, summer or winter, than San Francisco.

It is here that the violet attains its greatest beauty and perfection. The dew at night furnishes the moisture which is so essential to the production of long stems, and the next day's sun expands the flowers to a degree unheard of elsewhere. Carnations, geraniums, roses, stocks, mignonette, violets, pansies, fuchsia and many other varieties, bloom almost continuously the year-round in San Francisco.

Every condition being in our favor, why can not we surpass the world in our floral displays?

A suggestion: Let us begin on Union Square. It is attractive as it is, but any other city can produce its equal during the summer. This square is in the heart of the city. Thousands of people pass it daily. Why not make a floral display there that will attract other thousands who are in search of the beautiful?

Of course, the winter is the time to produce the most novel results. There has been but one year (1888) in the past thirty, that was cold enough to injure the most delicate flowers or plants.

Union, or any other square in the heart of the city, could be made the most beautiful, the most artistic and the most celebrated square, during the winter, in the United States, and would be one of the greatest attractions of the city.

MERCHANTS' ASSOCIATION

OFFICERS AND DIRECTORS.

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Gundlach-Bundschu Co.	
ANDREW M. DAVIS.....	Second Vice-President.
The Emporium.	
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W. J. DUTTON.....	Fireman's Fund Insurance Co.
MARSHAL HALE.....	Hale Bros.
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A. H. VAIL.....	Sanborn, Vail & Co.
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L. M. KING.....	Secretary and Supt.
GEO. T. WRIGHT.....	Attorney

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FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W.....	124 Sutter
Barrow, Wade, Guthrie & Co., Mills Bldg	
Langdon, Walter G.....	Hayward Bldg, 9th floor
Phillips, F. G. & Co.....	Mills Bldg

ADVERTISING.

Dodge, Al. Co., The.....	411 E Spreckels Bldg
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ADVERTISING CARDS.

Stuparich Mfg. Co., The.....	141 Fremont
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AGENTS.

Sanderson, Geo. R.....	238 Montgomery
Taylor, H. H.....	Mills Bldg

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....	209 Market
Hooker & Co.....	16 Drumm
Osborne & Co., D. M.....	15 Main

ARCHITECTS.

Curlett, Wm.....	314 Phelan Bldg
Curtis, John M.....	126 Kearny
Maggs, Herbert B.....	36 Flood Bldg
Mooser, William & Son.....	14 Grant Ave
Polk, Willis.....	532 Market
Reid Bros.....	Claus Spreckels Bldg
Shea & Shea.....	26 Montgomery
Swain, E. R.....	Crocker Bldg

ART GLASS.

California Art Glass, B. & C. Works....	120 Second
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ART GOODS.

Cohen, H.....	19 Grant Ave
Gump, S. & G.....	113 Geary
Kennedy-Rabjohn Art Co.....	19 Post
Sanborn, Vail & Co.....	741 Market
Schussler Bros.....	27 Grant Ave
Vickery, Atkins & Torry.....	224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....	Hayward Bldg
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ASBESTOS COVERINGS.

McDearmon & Co.....	422 Sacramento
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ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co.....	3 California
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ASPHALTUM ROOFERS.

Bonnet, B. & Son....	100 Montgomery Ave
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ASSAYING.

Price, Thos. & Son.....	524 Sacramento
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AUCTIONEERS.

Butterfield, Wm.....	806 Market
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CHASE, FRED H. & CO.

Dinkelspiel, J. S. & Co.....	1732 Market
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DINKELSPIEL, J. S. & CO.

Ordway, W. C.....	Cor. 6th and King
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SPEAR, E. S. & CO.

.....	31 Sutter
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BAGS, HALE ROPE AND BURLAP.

Gulf Bag Co.....	709 Front
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SCHMIDT, J. & CO.

.....	115 Drumm
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BAKERIES.

Prost, Nicholas.....	336 Third
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SIMKINS & THORP.

.....	116 Erie
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GEO. T. WRIGHT, <i>Chairman.</i>	
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TRADE AND FINANCE.

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Glenn, A. G. & J. Q.....1321 Market
Grave, B. & Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons, Golden Gate Ave & Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....
.....Market & Tenth
Wertsch, William.....100 Golden Gate Ave

CASH REGISTERS.

Autographic Register Co.....523 Market
Freeman, I.....1327 Market

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet Cemetery.....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....
.....661 Mission

CHARCOAL.

Ohlandt, N. & Co.....Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.....
.....San Bruno Road and 27th
Western Chemical Co.....Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHewing GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1310 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery
Weule, Louis.....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....101 Powell
Aubin, Aug. H.....1 Grant Ave
Blaskower, M. & Co.....223 Montgomery
Brandt, Jacob.....415 Battery
Carter, Dan P.....842 Market
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....314 Sacramento
Lane & Connelly.....204 Market
Langstader, I. S.....401 Geary
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas.....101 Grant Ave
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....508 Washington
Schmidt & Bendixen.....3 Market
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....
.....NE cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

Weil, W. M. Co.....106 Pine

CIVIL ENGINEERS.

Ferris & Haas.....320 Sansome

CLOAK AND SUIT HOUSES.

Callieu, Armand.....114 Kearny
Columbia Cloak and Suit House.....
.....1022 Market
Davidson, D. M. & Co.....52 First
Golden Gate Cloak and Suit House.....
.....1230 Market
Kelly & Liebes.....120 Kearny
Messenger, E.....145 Post
O'Brien, James.....1528 Market
Stein, J. H. & Co.....716 Market

CLOTHING DEALERS.

Benedict & Turner.....23 Montgomery
Brown Bros. & Co.....121 Sansome
Frank Bros.....535 Kearny
Hirsch Bros.....221 Montgomery Ave
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co.....11 Battery
Jewell, G.....530 Kearny
Keilus, Chas. & Co.....132 Kearny
Mandel, Pursch & Wiener.....125 Sansome
Neustadter Bros.....133 Sansome
Prager, A. J. & Sons.....857 Market
Raphael's.....9 Kearny
Roos Bros.....Kearny & Post
Schwartz, A.....62 Third
Straus, Louis.....11 Sansome
Summerfield & Roman.....Fifth & Market

COAL DEALERS.

Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Campbell, Arthur C.....524 Second
Cernwall, P. B.....204 Front
Frith, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Hardman, John.....710 Brannan
Middleton, John.....309 Stockton

Morton, Thomas.....674 Geary
Oregon Coal & Navigation Co.....
.....Broadway and East
Peabody, E. & Co.....35 Clay
Resenfeld's John, Sons.....202 Sansome
San Francisco & San Joaquin Coal Co.
.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Wainwright & Easton.....131 Folsom
Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co.....117 Washington
Armsby, J. K. & Co.....138 Market
Biagi, D. & Co.....520 Sansome
Caffrey, John.....21 Sutter
California Product Co.....124 California
Christy & Wise Com. Co.....223 California
Cutter & Moseley.....302 California
Dairymen's Union.....128 Davis
Dallman, L. & Co.....226 Clay
DeBernardi, D. & Co.....409 Front
Demartini, John & Co.....315 Washington
Dempster & Son.....320 Sansome
Dennison, W. E. & Co.....123 California
Detels, M. P.218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Field Mercantile Co.....111 Front
Freitas, M. T. & Co.....325 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri.....309 Washington
Greenway, E. M. Vallejo St. Warehouse
Griffin & Skelley Co.....132 Market
Grinbaum, M. S. & Co., Ltd.....215 Front
Guggenheim & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hansen, John R. & Co.....310 Davis
Hilmer & Bredhoff.....36 California
Horstmann & Bruns.....231 Clay
Hulme & Hart.....10 Davis
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivanovich, J. & Co.....209 Washington
Kittle & Co.....202 California
Landsberger & Son.....123 California
Leist, C. J. & Co. Sacramento and Davis
Lercari, C. J. & Co.....524 Sansome
Levy, S. M. & Co.....420 Front
Lichtenberg, William.....215 Sansome
Lichtenberg, R.....303 California
Loaiza, W. & Co.....218 Sansome
Lowry, W. G. & Co.....40 California
Macpherson, A. M.....215 Washington
Martin, Feusier & Co. Davis & California
McLeod, Daniel.....321 Bush
Minaker & Welbanks.....501 Sansome
Montealegre & Co.....40 Hayward Bldg
Nardini, A. & Co.....324 Davis
Pettigrew, John M.....210 California
Phillips, M. & Co.....202 Market
Porter Bros. & Co. Washington & Drumm
Price, W. C. & Co.....413 Front
Scatena, L. Co.....104 Washington
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis & Co.....310 Sansome
Southern Pacific Milling Co.....224 California
Sresovich, L. G. & Co.....321 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold.....110 Davis
Williams, The H. A. Co.....308 Market
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Young, Carlos G.....122 Davis
Zentner, J. & Co. Front & Washington

CONFETIONERS.

Bernheim & Blum.....Polk & Sutter
De Martini, L. Supply Co.....112 Front
Gruenhagen & Co.....20 Kearny
Guillet, Chas.....905 Larkin
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....222 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Roberts, Geo. F. & Co.Polk and Bush
Rothschild & Ehrenfport.....35 Main
Strohmeier, W. A. & Co.....1006 Market
Seidl, J. & Co.....658 Mission
Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel.....
.....N.E. cor. Broadway and Front

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

CORPORATION SECRETARIES.

Nohr, Rudolph.....39 Flood Building

COTTON GOODS.

California Cotton Mills Co.....310 California

CRACKER MANUFACTURERS.

American Biscuit Co.....
.....Broadway and Battery
Macdonald, J. G.....1120 Market
Pacific Coast Biscuit Co.....601 Folsom

CREDIT BUREAU.

Credit Agency.....508 California
Merchants' Credit Assn. of Cal.....
.....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine
Cowen & Cowen.....813 Market
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockery Co.....403 Market
Sternheim, S. & Son.....528 Market
Wledero, H. O.....Fourth and Mission

CUTLERY.

Helliwell, R.....108 Stockton

DOORS AND WINDOWS.

Kittridge, E. H. & Co.....113 Market
Wilson & Bro.....20 Drumm

DRAYMEN AND STORAGE.

Bekins Van & Storage Co.....630 Market
Bearde, J. B. Drayage Co.....22 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....100 California
McNab & Smith.....205 Davis
Morton Draying & Whise, Co., The..
.....110 Battery
Overland Freight Transfer Co.....203 Front
Rauberger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co.....Bryant and Second
Western Transfer & Storage Co.....323 Front

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....227 Grant Ave
Boericke & Runyon.....231 Sutter
Bremmel, J. G. B.....250 California
Burnett, G. W.....8 Turk
Clough, Frank.....400 Ellis
Esters von Krakau, W.....25th & Folsom
Ferry Drug Co.....8 Market
Fletcher, David M.....
.....S. W. cor. Van Ness Ave & Geary
Gates, J. R. & Co.....417 Sansome
Lainer, Rd. Drug Co.....699 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1128 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D.....3402 Mission
Scarby's Pharmacy.....400 Sutter
Schmidt Val, S. W. cor. Polk & Jackson
Smith, E. J.cor. 5th and Folsom
St. Nicholas Pharmacy.....Market & Hayes
Wakelee & Co.Bush and Montgomery
Week, Co. F. A.....127 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
City of Paris Dry Goods Co., The....
.....Geary & Stockton

Curtin, C.....911 Market
Davis, R. D. & Co.Geary & Grant Ave
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg.....31 Grant Ave
Hale Bros.....979 Market
Kohlberg, Strauss & Frohman.....107 Post
Kennedy, R. T. Co.....1106 Market
Lippman Bros.....495 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Moran, J. M. & Co.....1009 Market
Murphy, Grant & Co.Sansome & Bush
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Sachs Bros. & Co.Sansome & Bush
Samuels Lace House Co., The D....
.....235 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Silverman, J.....222 Third
Steen, M. A.Geary and Powell
Strauss, Levi & Co.....16 Battery
Weill, Raphael & Co.Kearny and Post
Weinstock, Lubin & Co.Market & Taylor

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning
Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College.....24 Post
S. F. Business College.....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner....Fremont & Howard
Electrical Engineering Co.....509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Elec. Corp.....527 Mission
Cal. Electrical Works.....547 Mission
Electric Railway and Manufacturers'
Supply Co.....68 First
General Elec. Co....Claus Spreckels Bldg
General Supply Co.....537 Mission
Hetty Bros.....126 Eddy
Klein Elec. Works, The J. M.
.....421 Montgomery
Summerhayes, W. R.....627 Howard

ELECTRICAL MACHINERY.

Westinghouse Electric & Mfg. Co....
.....Mills Bldg

ELECTRO-PLATERS.

Central Plating Works.....715 Mission
Denniston's San Francisco Plating
Works743 Mission
Golden West Plating Works.....103 Beale
Merle, A. Company.....515 Mission

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co.....122 Main
Cahill & Hall Elevator Co.....133 Beale
Hall, C. I. & Co.....315 Fremont
Holman, W. L.....210 Fremont
Otis Elevator Co.....209 Secon

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....5 Sansome

ENGINEERS-ELECTRICAL.

Wass, D. D.....34 East

ENGINEERS' SUPPLIES.

Pickthall, M. & Co.....105 Fremont
Winans, J. C.....151 Fremont

ESSENTIAL OILS.

Boldemann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P.....6 California
Wellman, Peck & Co.....201 Market

FIRE PROOFING.

Western Expanded Metal & Fire
Proofing Co.....415 Claus Spreckels Bldg

FIREWORKS.

California Fire Works Co.....219 Front

FISH DEALERS.

Dryselius & Co.....93 Cal. Market

FLORISTS.

Jacquemet, J. & Co.....506 Eureka
Shibeley, Frank P.....311 Sutter
Shanahan Florist Co.....107 Powell
Sievers & Boland.....25 Post

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOUR MILLS.

Deming, Palmer M. Co.....114 Sacramento
Hinz & Plagemann.....120 Mission
Sperry Flour Co.....134 California
Stockton Milling Co.....112 California

FRUITS AND VEGETABLES.

Foster, C. M. & Co.....727 Market
Omey & Goetting.....California Market

FURNITURE-HOUSE AND OFFICE.

Aronson, A.....340 Post
Bateman, William.....835 Folsom
Ereuner, John C.....957 Market
Chicago Clock Co.....113 Grant Ave
Eastern Outfitting Co.....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H.....648 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furniture Co.....750 Mission
Kragen Furniture Co.....1015 Market
McCann, Belcher & Allen.....600 Sutter
Milwaukee Furniture Co.....932 Howard
Pattosien Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith, Furniture Co., A. B.128 Ellis
Sterling Furniture Co.....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Yawnan & Erbe Mfg Co.....
.....Mission and New Montgomery

FURS.

Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave

GRAPHOPHONES AND PHONOGRAPHS.

Columbia Phonograph Co.....125 Geary

GROCERS.

Bibo, Newman & Ikenberg.....1447 Polk
 Claussen, C.....23d and Capp
 Cluff, William Co.....18 Front
 Coghill & Kohn.....300 Front
 DeWitt, M. & Co.....221 Third
 Ehlers & Ohlsen.....300 O'Farrell
 Ehrman, M. & Co.....104 Front
 Foge, J. M.....5th and Mission
 Goldberg, Bowen & Co.....432 Pine
 Granucci Bros.....521 Front
 Haas Bros.....100 California
 Hartter, Hayes & Co.....216 Front
 Hogan, The Howard H. Co.....104 Pine
 Hollmann, Henry.....2805 Mission
 Irvine Bros.....1302 Polk
 Lebenbaum, L. & Co.....222 Sutter
 Lennon, John A.....315 Clay
 Levi, H. & Co.....36 Market
 Meyer, A. & Co.....16 Sacramento
 Parks Bros. & Co.....418 McAllister
 Rathjen Bros.....39 Stockton
 Ring Bros.....19th & Castro
 Smith's Cash Store.....27 Market
 Stulz Bros.....533 Montgomery Ave
 Sussman, Wormser & Co.....
S. E. cor. Market and Main
 Tillman & Bendel.....327 Battery
 West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bremer, O. A.....820 Kearny
 Clabrough, Golcher & Co.....538 Market
 Shreve & Barber.....511 Kearny

HAIR DEALERS.

Goldstein & Cohn.....822 Market

HARDWARE.

Baker & Hamilton.....2 Pine
 Bennett Bros.....35 Sixth
 Brown, Chas. & Son.....807 Market
 Brownlee, J. P.....1612 Market
 Dunham, Carrigan & Hayden Co. 19 Beale
 Froelich, Christian.....202 Market
 Holbrook, Merrill & Steison.....233 Market
 Ils, J. G. & Co.....814 Kearny
 Lloyd-Scovel Iron Works.....159 Fremont
 Mangrum & Otter, Inc.....581 Market
 Marwedel, C. F.....58 First
 Miller, Sloss & Scott.....
Mission and Fremont
 Montague, W. W. & Co.....309 Market
 Montana, J. De La Co.....606 Battery
 Mossford, Moses.....3885 24th
 Osborn Hardware & Tool Co.....414 Market
 Palace Hardware Co.....603 Market
 Philpott & Armstrong.....823 Market
 Rosekrans, H. & Co.....511 Sixth
 Smith, Peter A.....614 Fourth
 Tay, Geo. H. Co.....49 First
 Taylor & Prlchard.....12 Market
 Taylor & Spotswood Co.....135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
 Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
 Colman Co.....130 Kearny
 Fisher & Co.....9 Montgomery
 Kline, Louis & Co.....106 Bush
 Lundstrom, K. A.....605 Kearny
 Meussdorffer K. & Son.....8 Kearny
 Triest & Co.....116 Sansome
 Union Hat Co.....29 Second

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
 Chase, W. W. Co.....1938 Market
 Ellis, H. C. & Co.....105 Steuart
 Goss, Chas. E.....2100 Mission
 Meyer, Albert.....2303 Geary
 Mcrow, Geo. & Co.....303 California
 Scott & Magner.....615 Sixth
 Somers & Co.....564 Sixth
 Vermeil, J. L.....Seventh & Brannan

HEATING AND VENTILATING.

Grannis, J. G. & Co.....565 Mission
 Royal Heating Co., Inc.....210 Mason

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel.....Bush near Kearny
 Gallagher, John P.....Langham Hotel
 Holm & Saxtorph, Baldwin House...
30 Ellis

Hotel Bella Vista.....1001 Pine
 Hotel Rafael.....San Rafael
 Kingsbury, George W.....Lick House
 Kirkpatrick, John C.....Palace Hotel
 Occidental Hotel.....Montgomery

St. Nicholas.....Market and Hayes
 Turpin, F. L., The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wlester & Co.....22 Second
 ICE DEALERS.

Consumer's Ice Co.....420 Eighth
 Merchants' Ice and Cold Storage Co.....
212 Clay
 Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
 Alliance Assurance Co.....416 California
 Baggs & Stovel.....411 California
 Berthau, Cesar.....423 California
 Butler & Hewitt.....413 California
 Com'l Union Assurance Co.....
416 California
 Craig, Hugh.....210 Sansome
 Davis, J. B. F. & Son.....215 Sansome
 Dornin, Geo. D.....Sansome & Bush
 Fidelity & Casualty Co.....318 California
 Fireman's Fund Insurance Co.....
401 California
 Forbes, A. B. & Son, Mutual Life Bldg
 German Ins. Co. of Freeport.....337 Pine
 Grant, Geo. F.....221 Sansome

Gutte & Frank.....303 California
 Herold, Rudolph, Jr.....415 California
 Ins. Co. of North America.....412 California
 Landers, William J.....205 Sansome
 Liverpool & London & Globe Ins. Co.
 The.....422 California
 Maunheim, Dibbcrn & Co.....217 Sansome
 Milwaukee Mechanics' Ins. Co.....

Nathan & Kingston.....501 Montgomery
 New York Life Ins. Co.....Milis Bldg
 New Zealand Ins. Co.....312 California
 Norwich, Union Fire Ins. Society.....
314 California
 Pacific Mutual Life Ins. Co. of Calif.
Montgomery & Sacramento
 Pacific Surety Co.....Safe Deposit Bldg
 Parker, Chas. M. T.....214 Pine
 Potter, Edward E.....412 Pine
 Preferred Accident Insurance Co.....
Mills Bldg
 Shields, A. M.....Crocker Bldg
 Transatlantic Fire Ins. Co. 213 Sansome
 Turner, Geo. W.....315 Safe Deposit Bldg
 Vess, Conrad & Co.....204 Sansome
 Watson, Taylor & Sperry.....322 Pine
 Watt, Rolla V.....Pine & Sansome
 Wilson, Horace.....201 Sansome

IRON WORKS.

California Iron Yard.....640 Second
 Morton & Hedley.....234 Fremont
 Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
 Nippon & Company.....507 Dupont
 Solomon, C. Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
 Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
 Barth, Rudolph.....141 Post
 Brittain & Co.....120 Geary
 California Jewelry Co.....134 Sutter
 Densing Jewelry Co.....1010 Shotwell
 Eisenberg, A. & Co.....126 Kearny
 Elgin National Watch Co.....206 Kearny
 Fershtand, Theodore.....126 Kearny
 Glindeman, W.....5 Third
 Greenzweig, George & Co.....206 Kearny
 Hall, A. I. & Son.....643 Market
 Huguenin, Adolph.....824 Market
 Jenkel, John R.....817 Market
 Judis, Alphonse Co.....4 Chronicle Bldg
 London Diamond Co. 35 New Montgomery
 Lundberg & Hoy.....232 Post
 Nordman Bros.....134 Sutter
 Phelps & Adams.....120 Sutter
 Radke & Co.....118 Sutter
 Rothschild & Hadenfeldt.....207 Sutter
 Schumacher & Co.....621 Market
 Schüssler, M. & Co.....713 Market
 Schwartz, K. G.....502 Battery
 Schweitzer, Joseph.....707 Market
 Shreve & Co.....Crocker Bldg
 Sorenson, James A. Co.....103 Sixth
 Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk.....207 Sutter

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
 Pfister, J. J., Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
 Jacobs & Co.....113 Kearny

Magnin & Co.....920 Market
 Marks Bros.....1210 Market

Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Mackay, John W.....7 Nevada Block
 Feder, M.....139 Ellis
 Flamm, G.....1435 Polk
 Frances, M.....796 Sutter
 Gadner, A.....2012 Fillmore
 Lowenthal & Co.....914 Market

LAMPS.

Boesch Lamp Co.....585 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
 S. F. Laundry Association.....131 Ellis
 U. S. Laundry Association.....311 Sixteenth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co. 583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....433 Montgomery

LEAF TOBACCO DEALERS.

Conradi & Goldberg.....730 Montgomery

Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front

Brown & Adams.....109 Battery

Frank, S. H. & Co.....408 Battery

Harpham & Jansen.....524 Washington

Klopper & Dulfer.....209 Mason

Kullman, Salz & Co.....106 Battery

Wagner Leather Co.....306 Clay

LIGHT AND POWER COMPANIES.

Equitable Gas Light Co.....516 California

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm

LITHOGRAPHERS.

Bosqui Printing & Engraving Co.....

.....523 Clay

Britton & Rey.....525 Commercial

California Lithograph Co.....518 Clay

Mutual Label & Litho. Co. 20 & Bryant

Roesch, Louis Co.....325 Sansome

Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....409 Taylor

Kelly, Thos. & Sons.....1629 Pine

McCord, Alex & Co.....221 Ellis
 Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....33-34 Crocker Bldg

Blyth & Trott.....Spear and Mission

Casper Lumber Co.....210 Hayward Bldg

Doe, Chas. F. & Co.....101 Howard

Dolbeer & Carson.....10 California

Gray's Harbor Commercial Co.....

.....237 California

Gualala Mill Co.....5 Market

Hihn, F. A. Co.....Santa Cruz

Hooper, C. A. & Co.....204 Front

Hooper, F. P. & J. A.....4 California

Jones, Richard C. & Co.....739 Bryant

Meyer, Adolph.....1510 Devisadero

Morrison Lumber Co.....732 Brannan

Pope & Talbot.....314 California

Renton, Holmes & Co.....35 Steuart

Scott & Van Arsdale L. Co.....

.....Fifth and Brannan

S. F. Lumber Co.....Third & Berry

S. F. Timber Preserving Co. 223 Folsom

Sierra Lumber Co.....320 Sansome

Simpson Lumber Co.....14 Spear

Truckee L. Co. of S. F. 6 California

Union Lumber Co.....Sixth & Channel

Wigmore, John & Sons Co.....29 Spear

MACARONI MANUFACTURERS.

California Italian Paste Co.....

.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

California Tool Works.....143 Beale

Cyclops Iron Works.....223 Malin

Evans, C. H. & Co.....183 Fremont

Garratt, W. T. & Co. Fremont & Natoma

Hall, Robert.....108 Main

Harron, Rickard & McCone. 21 Fremont

Henshaw, Bulkley & Co.

.....Fremont and Mission

Martin Pipe & Foundry Co.

.....33 New Montgomery

Meese & Gottfried Co. 167 Fremont

Moore, Chas. C. & Co.

.....32 First

Oriental Gas Engine Works. 229 Folsom

Pacific Tool and Supply Co. 467 Mission

Ralston Iron Works.....222 Howard

Tatum & Bowen34 Fremont

The Compressed Air Machinery Co.

.....26 First

Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co., The Geo. F. 12 Drumlin

Hughson & Merton.....105 Front

Industrial Development Co. Flood Bldg

Marsh & Kidd522 Market

Poett & Center.....123 California

Robinson & Towart.226 Bush

MATCH MANUFACTURERS.

Metropolitan Match Co.5 Front

MATTRESS AND UPHOLSTERY.

Schrock, W. A. 21 New Montgomery

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons. 123 Montgomery

Baumel, Fred J.1608 Market

Berman, O.48 Ellis

Brenner-Ulman Co., The. 17 Battery

Bullock & Jones Co.105 Montgomery

Carter, Frank J.7 Battery

Cluett, Peabody & Co.8 Battery

Elrick & Webster.209 Montgomery

Gibson, J. T.12

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....230 California

PRINTERS.

Bent & Meyerderks.....40 California
Commercial Publishing Co.....463 Mission
Cubery & Co.....587 Mission
Dempster Bros., Glen Park Av. & Bond
Eastman, Frank & Co.....599 Clay
Freygang-Leary Co.....113 Davis
Hughes, Edward C.....511 Sansome
Janssen Printing & Binding Co.....23 Stevenson

Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
G. P. and Rubber Mfg. Co., The.....30 Fremont

Morgan & Wright.....305 Larkin
N. Y. Belting & Packing Co.....599 Market
Occidental Rubber Co.....35 New Montgomery
West Coast Rubber Co.....35 New Montgomery

Winslow, C. R. & Co.....44 Second

SAFES.

Hall's Safe & Lock Works.....605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....33 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister
SCOTCH TWEEDS.

Craig Bros.....120 Sutter
SCREEN WORKS.

Quick, John W.....221 First
SEEDS AND GRAIN.

Bowen, E. J.....115 Sansome
Hillens, F.....200 Davis

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....1358 Market

Steiger Terra Cotta & Pottery Works
.....1556 Market

SEWING MACHINES.

Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery

Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post

Willcox & Gibbs Sewing Machine Co.
.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....82 Fremont

SHIP BUILDERS.

Hay & Wright.....36 Steuart
Turner, Matthew.....40 California

Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.

Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market

Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market
Balfour, Guthrie & Co.....316 California

Chapman, W. B.....123 California

Delius & Co.....209 Safe Deposit Bldg

Dieckmann & Co.....421 Market

Eddy, Falk & American Trading Co.
.....123 California

Grace, W. R. & Co.....N. E. cor. Cal. & Battery
Johnson-Locke Mercantile Co.....

Knudsen, C. N. & Co.....122 Davis

Lund, Henry & Co.....214 California

Marcus, Geo. & Co.....418 California

Mitsui & Co.....415 Safe Deposit Bldg

McNear, G. W.....326 California

Meyer, Wilson & Co.....210 Battery

Moore, Ferguson & Co.....310 California

Newhall, H. M. & Co.....309 Sansome

Otis, McAllister & Co.....109 California

Parrott & Co.....306 California

Pike, Chas. W. & Co.....124 California

Pinet, J. Co.....504 Jackson

Plummer, Geo. E. & Co.....54 Steuart

Spreckels, J. D. Bros. & Co.....327 Market

Ulrichs, J. F.....122 Clay

Webster & Dunbar.....301 Davis

Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Beamish, P.....Columbia Bldg
Ide, Geo. P. & Co.....516 Market

Lautermilch, The L. Shirt Mfg. Co.
.....328 Bush

SILK MANUFACTURERS.

Carlson-Currler Co.....8 Sutter

Nonotuck Silk Co.....535 Market

SMOKERS' ARTICLES.

Heinlinger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Glootz.....307 Sacramento

Lille, Charles..N.W. cor. Bay & Webster

Luhn, Otto & Co.....117 Diamond

Newell & Bro.....217 Davis

SODA WATER MANUFACTURERS.

Becht, J. G. & Co.....304 Stockton

Belfast Ginger Ale Co..Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

SPORTING GOODS.

St. Germain Billiard Co.....17 Fremont

STAMP DEALERS.

Makins & Co.....506 Market

Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Elake, Moffitt & Towne.....55 First
Bonstell & Co.....401 Sansome

Crocker, H. S. Co.....215 Bush

Heyemann, Milton.....415 Montgomery

Le Count Bros.....533 Market

Zellerbach, A. & Sons.....418 Sansome

STATISTICIAN AND ECONOMIST.

McCarty, Louis P.....2397 Pine

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co.....621 Market

Fugazi, J. F. & Co. 5 Montgomery Ave

International Nav. Co.....30 Montgomery

Occidental & Oriental Steamship Co..
.....421 Market

Pacific Coast Steamship Co.....10 Market

Pacific Mail Steamship Co.....421 Market

Peterson, James P.....56 Steuart

Toyo Kisen Kaisha.....421 Market

STEVEDORES.

Eschen & Minor.....8 Mission

Freese, A. C.....55 Mission

McAllister, Woodside & Co. 112 Leidesdorff

Menzies, Stewart & Co.....514 Battery

STORE AND OFFICE FIXTURES.

Simmen, John.....348 Phelan Bldg

Thoms, J. W. 1009 Claus Spreckels Bldg

STOVE AND IRON FOUNDRIES.

Stelzer & Kerr.....350 Main

STOVES AND RANGES.

Schieck, John C.....13 Bluxome

SURETY BONDS.

Empire State Surety Co.....104 Sutter

SURGICAL INSTRUMENTS.

Folkers, J. H. A. & Bro.....815 Market

Hoppe & Robinson.....404 Sutter

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar & Syrup Co.
.....3460 Twenty-first Street

Long Syrup Refining Co. 8th & Brannan

Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.

Empire Milling Co.....310 Townsend

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co.....7 Montgomery

Byrne, Jos. & Co.....1145 Mission

Ford, C. W. R. & Co.....116 Sutter

Reiss Bros. & Co.....24 Sutter

Stein, Simon & Co.....Second & Market

TAILOR TO TRADE.

Hilp, Henry.....102 Battery

TANNERS.

Eagle Tannery.....26th & San Bruno Ave

Legallet-Hellwig Tanning Co.....401 Front

Norton Tanning Co.....312 Clay

TANNING EXTRACTS.

California Tanning Extract Co.....

.....218 California

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co.....118 Market

Purmeister, Henry W.....1143 Market

Castle Bros.....Davis & Sacramento

Caswell, Geo. W. & Co.....414 Sacramento

Folger, J. A. & Co.....104 California

Guitard Mfg. Co.....119 Front

Hills Bros.....128 Market

Huddleston & Co.....52 Market

Jones-Paddock Co.....26 Fremont

Schilling, A. & Co.....108 Market

Thierbach, Chas. F. & Co.....306 Battery

Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co., The.....216 Bush

Weise, E. F.....Supt. Am. Dist. Telegraph Co.

TENTS AND AWNINGS.

Ames & Harris, Inc.....100 Sacramento

Neville & Co.....31 California

THEATRES.

Belasco, Fred.....Alcazar Theatre

Walter Orpheum Co.....113 O'Farrell

TIN CAN MANUFACTURERS.

Union Can Co. of S. F.....Battery & Lombard

TIN PLATE MANUFACTURERS.

Williams, I. B.....Mills Bldg

TITLE INSURANCE.

California Title Ins. and T. Co.....

.....410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co.....251 Jessie

S. F. Towel Co., The.....519 Folsom

TRANSFER COMPANIES.

Commercial Transfer Co.....115 O'Farrell

Morton Special Delivery Co.....110 Battery

Pacific Transfer Co.....20 Sutter

People's Express Co.....20 Market

River Express Co.....10 Drumm

Wells, Fargo & Co.'s Exp. 2d & Mission

TRUNKS.

Fifield, E. L. & Co.....63 Stevenson

Hirschfelder & Meaney.....14 Sutter

Malm, C. A. & Co.....220 Bush

Oppenheimer, James.....11 Ellis

TUSSSES AND ELECTRIC BELTS.

Pacific Electric Belt & Truss Co.....

.....105 Ellis

TURKISH BATHS.

Burns, Edw. F.....11 Grant Ave

Greenhood, L. J. II.....222 Post

Lindstrom & Johnson.....415 Sutter

TYPEWRITERS AND

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,500 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Faets upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR

DON'T LOSE YOUR VOTE. The REVIEW wishes to remind its readers that the opportunity to register will soon be gone.

According to the announcement of the Election Commissioners, registration for the primary election closes on August 2d, and for the gubernatorial election on September 24th, this year.

Possibly you will soon be leaving town for the summer. Unless you register now you may forget it, and return from your vacation to find that you have lost your vote.

In this country it is not only a privilege to vote; it is an important part of the duty of the citizen, and especially of the citizen who pays the taxes and is responsible for property.

The registration office is open all day. You should not postpone this action, but should make sure of your right to vote by registering while you have a chance.

Registration previous to January 1, 1902, does not count. You must be registered after that date.

MARSHALL FIELD, PODUNK AND SAN FRANCISCO. If Marshall Field had begun business in Podunk, and stayed there, he would undoubtedly be the leading business man in that place today. You do not happen to recall the name of Podunk's leading business man, do you? If he were Marshall Field, you might have heard of him, but probably not. Podunk is not a large stage. Compared to Chicago, it is about like the Marionette Theatre up on Broadway. Not even Marshall Field could do very much there.

Mr. Field performed in Chicago. He grew with it. His business grew with it. It had room. So had he. It was Opportunity.

That is what the business man's city is to him. If he carries on business in Podunk, he will have the opportunities Podunk affords. If his field of activity is Chicago, New York, London, there is, generally speaking, no limit on him except the limitations of his own ability. It is not a grand thing to be the leading business man of Podunk. But to be in the lead in a great metropolis, full of intelligent people, public spirited citizens, and stirring municipal life—that is worth while. Mr. Field understood that. He never let slip a chance to help Chicago, and Chicago returned the favor.

The opportunities of a San Francisco business man are limited by the size, wealth and power of his city. When he helps his city, he helps himself, and it is the wisest kind of self-help, and the most admirable. The man that helps his city is expanding his business, enlarging and increasing his influence in the community, not by cutthroat competition, destructive attacks on his rivals, or what General

Barnes calls "knocking," but by helping the whole community upward. He is a wise man and a good citizen, and if he deals in nothing more beautiful and inspiring than rags, sacks and bottles, he deserves well of his fellows.

San Francisco is at least the ninth, probably the eighth, city in size in the country. It can be made fourth or third. The day may come when it will be first, but that is hardly a practical consideration now. What is a practical consideration, however, is the fact that the growth it is bound to have, soon or late, can be made to occur in the immediate future, and in the time when it will do the present generation some good.

There is no better way to bring about that result than by strengthening the hands of the California Promotion Committee, whose plans are outlined by Mr. Jennings in this "REVIEW." The way to thrive is to make your city thrive. If you live in a small insignificant town, you may expect to have a small, insignificant business, but if you join other men in advertising, expanding and developing your city and your state, you will see your opportunities expand and develop, until they furnish an ample field for the best any man can do.

MORE SCHOOLS; FEWER SALOONS. In their eagerness to gratify the public demand, and provide the sorely-needed new hospital and school houses, the supervisors appear to have stretched the Charter unwarrantably and put a tax on the wrong part of the population.

Nobody can quarrel with them for desiring to make the needed improvements, and make them right away. The community had endured the unsanitary hospital and the outgrown and rickety schoolhouses as long as the most patient community could have been expected to do. But the Charter distinctly says that this sort of emergency shall not be met that way. The following language is plain and specific, and we presume it means what it says:

Art. XVI. Section 29. When the Supervisors shall determine that the public interest requires the construction or acquisition of any permanent municipal building or improvement the cost of which, in addition to the other expenses of the City and County, will exceed the income and revenue provided for the City and County for any one year, they must by ordinance passed by the affirmative vote of not less than fourteen members of the Board submit a proposition to incur a bonded indebtedness for such purpose to the electors of the City and County at a special election to be held for that purpose only.

Yet it is neither by bond issue, nor tax levy in excess of the dollar limit, that the expenses of schools, hospitals and police force should be met. Economical administration and a decent saloon license would probably provide sufficient revenue to make this special increase unnecessary.

Philadelphia does not complain of tumble-down schools and a death-trap hospital. Her saloon license is \$1,100 a year. On that rate she maintains 1,730 saloons, or thirteen for every 10,000 persons. If that is not enough saloons, Baltimore has forty to every 10,000 of population and charges them \$250 a year. That, surely, is enough. San Francisco has a license of \$84, and with it ninety-two saloons to the 10,000 of population—a lower license and more saloons than any other first-class city in the country. Why?

The people don't need them. The people need schools and a hospital and more police. Even the wholesale liquor interests don't need them. With a higher license they would have fewer accounts and better ones, and the community would probably take about as many drinks, and certainly all that might be necessary.

It is ridiculous for property owners to pay

high taxes in order that saloons may enjoy low license. It is not the way to conduct a city, and it is not the way other cities are conducted.

A saloon license of \$200 or \$250 might not yield as much revenue as a special tax levy of fifteen cents on the hundred dollars, but what it did produce, it would produce every year, and enable us to maintain our school and hospital equipment.

Other cities do not corral the indigent sick in pens nor crowd their children like Chinamen into unventilated and unsanitary buildings. They tax the saloons.

The supervisors ought to reconsider, and then find out which the people would the more readily vote for, a bond issue or an increase in saloon licenses.

QUARTERLY MEETINGS AT DIRECTORS' DISCRETION.

Amendments Provide for a Larger Quorum and a Referendum in Certain Cases.

Owing to the recent large increase in the membership of the Merchants' Association, the Board of Directors deemed it advisable to submit the following constitutional amendments to a vote of the annual meeting. They were adopted without change.

ARTICLE V—MEETINGS OF THE ASSOCIATION.

Section 1. The Association shall hold an annual meeting during the month of May each year, and special or executive meetings whenever such meetings are called by the Board of Directors, or upon the written request of not less than twenty (20) members given in writing to the President.

Sec. 2. Fifty (50) members shall constitute a quorum at the meetings of the Association.

Sec. 3. Resolutions adopted or action taken at any meeting of the members of the Association shall be final unless the same be rescinded by the members at large in the manner provided in the following section.

Sec. 4. Any resolution adopted or action taken at a meeting of the members of the Association at which less than one-quarter of the membership is present, may be submitted to the members at large for action thereon, upon the order of the Board of Directors or written request delivered to the President and signed by at least fifty (50) members, such order or request, however, to be made or delivered within five days after such meeting is held. The Secretary shall immediately notify by mail each member of such resolution or action, who may, over his own signature and within seven (7) days thereafter return to the Secretary his approval or disapproval thereof. Should a majority of those so voting signify their disapproval of such resolutions or action, then the same shall be null and void; otherwise such resolution or action shall become at once effective as the act of the Association, the same having remained in abeyance pending action thereon by the members at large.

The amendments displace these provisions in the original constitution.

Section 1. The Association shall hold regular meetings every three months, and special or executive meetings whenever such meetings are called by the Board of Directors, or upon the request of not less than ten members given in writing to the President.

Twenty members shall constitute a quorum at the meetings of the Association.

AN OLD ERROR, DYING HARD.

The feeling that somehow or other the community is benefited by every circumstance that benefits an individual or a group dies hard, and it will not become extinct for generations, because the individual or group that is benefited is intensely interested in persuading the community that whatever benefits it is certainly not to the disadvantage of others, and is probably in their interest. The belief in the rotundity of the earth and its revolution around the sun would have made slow progress had it actually or apparently affected the wealth of a considerable number of persons.—*New York Journal of Commerce*.

MERCHANTS' ASSOCIATION

REVIEW



CIRCULATION 6,500 COPIES.

Published Monthly by the Board of Directors

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VOL. 6.

SAN FRANCISCO, CAL., JULY, 1902.

NO. 71.

MERCHANTS VOICE THE DEMAND FOR HIGHER SALOON LICENSE.

Poll of the Association Shows That Those Favoring the Present Rate of \$84 a Year Have Been Outvoted by Over 14 to 1, and That a Large Plurality Favors a Tax of \$400.

RETURNS UP TO DATE.

Opposed to an increase of the retail liquor license,	51
In Favor of an increase of the retail liquor license,	737
Plurality favoring a flat rate of \$400,	348

The liquor license question in San Francisco is forcing itself to the front in such a manner that it will not be possible much longer to ignore or evade it. It has been shown by comparative statistics that the practice of San Francisco in regard to saloon licenses is unjustifiable from any point of view, and citizens of nearly every class who are cognizant of the situation are beginning to demand that it be changed.

The matter is very simple. A child can understand it. In the first place San Francisco has a lower license than any other large city in the United States. Only two cities, large or small, have lower rates, and they are Nashville, Tenn., and Evansville, Ind.

Secondly, it has more saloons than any other first class city, in proportion to population.

Thirdly, the discrepancy is very great. New York charges saloons a license of \$800 a year; Chicago, \$500; St. Louis, \$500; Boston, \$500 to \$2,000; Philadelphia and Pittsburg, \$1,100 each.

SAN FRANCISCO CHARGES A YEARLY SALOON LICENSE OF EIGHTY-FOUR DOLLARS.

New York has 31 saloons for every 10,000 of population; Chicago, 38; St. Louis, 37; Boston, 17; Philadelphia, 13; Pittsburg, 16.

San Francisco has 92 saloons to every 10,000 of population—nearly three times as many as New York in proportion to size, and more than five times as many as Boston. This is probably too many saloons even for their own good, although persons holding chattel mortgages on their fixtures might not be willing to concede it.

Buffalo has a population about equal to San Francisco's. It has 1,706 saloons, or 48 to 10,000 people, and charges them \$500 a year each. This furnishes a gross revenue of \$853,000.

San Francisco gets \$266,532 from its 3,173 saloons. It might as well have three times that much.

These figures are not new. They were published early in the year by a firm of local real estate agents and were widely copied in the daily press, and, as far as the REVIEW knows, have not been disputed in any important particular.

If it be said that Pacific Coast conditions are peculiar and that Pacific Coast people demand greater freedom of life and more indulgence in such diversions as saloons afford than the population east of the Rockies, the practice in other Pacific Coast cities can be cited against that proposition. Seattle charges \$1,000 a year; Portland, \$400; Los Angeles, \$600; Oakland, \$400; Sacramento, \$300.

San Francisco enjoys a unique distinction among the cities of the country and among its neighbors on the coast. It is preeminently the Saloon City of the United States.

Even Milwaukee, a brewing town, charges a higher license than San Francisco.

Fourthly, the city is badly in need of revenue, and real and personal property are paying more taxes than they should. It is impossible without taxing property owners, (and through them the great bulk of the population) more than they ought to be taxed, to get enough money for schools, hospital accommodations, proper park administration, needed public improvements, street lighting and the repair of sewers and pavements; not to mention paying for the clerical force required in the different departments of the city government.

A resolution was unanimously adopted by the Merchants' Association in annual meeting on May 28th, calling for a poll of the members by mail to ascertain their views on this subject.

The complete result can not be announced in this issue of the REVIEW, as the returns are still pouring in, but at present writing they indicate an almost undivided sentiment among the representative business men of this city in favor of a large increase in saloon licenses.

THE OPPOSITION HAS BEEN OUTVOTED BY OVER 14 TO 1.

Not in the most pronouncedly "yellow dog year" in politics can there be witnessed such a preponderance of opinion on one side of a public question.

Members were asked:—

1. *Do you favor increasing the retail liquor license?*
2. *Do you favor a flat rate of \$400 per annum here? (This is about the average in other California cities.)*
3. *If not, what rate do you favor?*
4. *Do you favor a graded license instead of a flat rate?*

The results of the vote, as far as taken, appear in the following tables:

FOR AND AGAINST AN INCREASE.

Opposed to higher license	51
In favor of higher license	737

FOR AND AGAINST A FLAT RATE.

Opposed to a flat rate	151
In favor of a flat rate	611

GRADED LICENSE.

In favor of a graded license	174
Opposed to a graded license	584

The votes of those favoring some definite

flat rate, with the rates favored, and those in favor of a graded rate with the graded rates favored, are given below.

FLAT RATES FAVORED.

	members favor a flat rate per annum of	\$
18	200	200
9	" " " " "	250
9	" " " " "	300
348	" " " " "	400
40	" " " " "	500
42	" " " " "	600
4	" " " " "	750
21	" " " " "	800
2	" " " " "	900
55	" " " " "	1000
2	" " " " "	1100
3	" " " " "	1200
4	" " " " "	1500
1	" " " " "	2000
1	" " " " "	5000

MISCELLANEOUS FLAT RATES FAVORED.

	Per Annum	\$
51	members favor a flat rate of	84
1	member favors " " " "	150
1	" " " " "	240
1	" " " " "	200 to 300
1	" " " " "	480
1	" " " " "	250 " 400
1	" " " " "	200 " 1000
1	" " " " "	400 " 500
4	members favor " " " "	400 " 600
2	" " " " "	500 " 1000
1	member favors " " " "	600 " 1500
1	" " " " "	750 " 1000
1	" " " " "	800 " 1500

GRADED RATES FAVORED.

Rate Per Annum Favored	Number Favoring
MINIMUM	MAXIMUM
\$ 40	to \$ 400
100	" 200
100	" 1000
200 and 5% gross proceeds	1
200	2
200	to 1000
200	" 1200
250	1
250	" 400
250	" 500
250	" 750
250	" 800
300	1
300	" 900
350	1
350	" 600
350	" 1000
365	" 1825
400	6
400	" 600
400	" 750
400	" 800
400	" 1000
400	" 1200
450	" 600
500	5
500	" 500
500	" 1000
500	" 2000
600	2
600	" 1500
700	1
750	" 1000
800	" 1000
1000	" 1200
2500	1

It will be seen that of the hundreds of members voting, a large majority favors an increase, a large majority favors a flat rate or rate applying to all saloons alike, and a decided plurality is in favor of a flat rate of \$100 a year, which is the rate in Oakland, and about the average in the larger California cities outside of San Francisco.

It will be seen, furthermore, that the demand of the majority is of a particularly practical character. There are few extremists. Except in one or two instances, a prohibitory license is not desired. Sixty-six members have voted for a flat rate of \$1,000 or over. Very few voting for a graded license would care to put the maximum at that figure. As practical

business men, not prohibitionists nor visionary reformers, the majority of those voting for an increase favor a *reasonable* increase—a rate such as saloons can and do pay in other cities.

That is the sort of demand which, should it

come from the community as a whole, could neither be laughed out of court, argued away, nor safely refused. The liquor license issue is coming up in a shape that will be dangerous to obstructionists.



ART IN CITY BUILDINGS—THE HOWARD STREET ENGINE HOUSE.

San Francisco received a noteworthy addition to its increasing store of architectural beauty the other day when it accepted the new fire engine house on Howard street between New Montgomery and Third.

While not colossal the structure is, artistically, of a high order of merit, and will compare favorably with municipal buildings in any American city.

The style is a modified Romanesque, with classic detail. The design is executed in concrete, brick, stone, terra cotta and iron. Granite has been used for the first story, and for the others Roman brick and specially-designed terra cotta. As far as possible the material used has been of local or California origin.

The first floor will be occupied by the truck, engine and battery, and the second and third will be devoted to dormitories, sitting rooms and bath. The total cost, including architect's fees, will be about \$30,000. The architect is Mr. T. J. Welsh, who was recommended to the Board of Works by Chief Sullivan and the fire commissioners because of his experience in this kind of building. Associated with Mr. Welsh was Mr. Shaughnessy, one of the engineers of the fire department, who superintended the installation of practical equipment.

POPULATION MAKES THE PRICE.

When we say the market of to-day is about as it was in 1891, we mean that the volume of business now being done is about the same as then, and real estate is being sold in districts representing *fully nine-tenths of the city at prices which prevailed eleven years ago*. This area includes all the residence sections except Presidio Heights and what might be called second-class business districts. When analyzed, therefore, the alleged "boom" now prevailing is confined to a small area, south Market from Third street to the Water Front and to properties in certain

sections of the wholesale and retail districts.

Within the past eleven years, and particularly during the past two or three years, the growth of San Francisco has been phenomenal. There is hardly any doubt but that we have passed the 400,000 mark, and we are still growing. There never has been a period here when there were so few vacant houses or flats, and this in spite of the fact that a great many apartment houses (most of them fire traps) have been erected, some of them accommodating as many as fifty families. With this growth in population, coupled with prosperous times, it is not surprising that there should be a legitimate demand for real estate.—*Buyer and Seller*.

SOME SUGGESTIONS FOR GOOD GOVERNMENT.

The Voter Needs Better Information about Candidates, the Official a longer term of Office, and the Community a more Reliable Press.

Written for the Review by Frank J. Symmes, President of the Merchants' Association.

There is an old and trite saying that under a democratic form of government, every man has as good as he deserves, that the people declare at the polls the kind of government they want and if it is not good it is because they have not chosen to make it so. The voter makes his own bed and should not complain of it.

This is quite true in a sense but not entirely so. The practice does not conform to the theory. It is true only if the officials are fully representative of the people. It is not true if the people are better and more honest than the officials. It is not true when the great majority of the citizens are upright and honest and desirous of good government and are ruled by officials who are dishonest and inefficient, and are using their offices for personal ends. It is not true when the vicious and the ignorant cast their full vote and the upright and the educated neglect representation.

It is not true, because a great majority of all the voters cast their ballots without any substantial knowledge of the candidates. It is not true because such knowledge as the voter obtains is seldom the truth. He is misled by the enthusiasm of the occasion, by the prejudices of the press and by the wily tricks of the political boss. He is denied the opportunity of voting for some who would be the most suitable, because the private walks are more attractive to many and others are frightened or cheated out of a nomination by the skillful machination of the boss. It is not true because many of the best citizens do not appear at the polls.

THE SEAT OF THE DIFFICULTY IS IN THE PRIMARY.

More than once an election has turned upon a single ballot, and California has elected a representative to Congress upon just that slender margin.

The chief hindrance to the election of the truly representative citizens is the dishonest Primary. The average citizen finds the ward club made so disagreeable to him that he is easily driven out of it, and if he thinks to ease his conscience by performing his duty at the Primary election, he finds there, that some one has perhaps already voted for him, or if not that the irresponsible unofficial method of counting the vote permits it to be counted regardless of his will. California has made several heroic efforts to provide a good Primary law, only to find it illegal. Let us hope the last may prove successful. In any case continued efforts must be made until this most important end is gained.

The Australian Ballot system was first introduced into this country in the State of Massachusetts, and only after the most persistent efforts of a few public spirited citizens of Boston who prepared the bill and carried it four times to the legislature before its passage was secured. Our present charter is the fifth of those presented to the people.

POOR METHODS OF NOMINATION.

We must reform our methods of nomination. The men who are most eager for office are not those best fitted for it. Those who are most suitable are otherwise engaged and usually require persuasion. The profession of the politician has fallen and the true statesman is now but seldom seen. Both the term of office and its

emoluments are too small to prove a great attraction. Some method should be found for reaching out beyond the grasp of the political machine into the great field of the unseeking but more worthy subjects. A longer term of office and more considerate attention on the part of the public press would prove valuable means toward this end.

MORE RELIABLE KNOWLEDGE OF OUR CANDIDATES NEEDED.

We want to know the truth about our candidates—and we want neither their virtues nor their vices overrated. Shakespeare says "Both good and bad men are each less so than they seem." This saying applies with great force to the candidates for public office. They are seldom as bad as they are painted by their opponents and never as good as claimed by their friends.

We overdo everything. Friends and enemies alike have become so extravagant that cartoons and writings have lost their natural force and serve more for amusement than to influence opinion. Party prejudice destroys a fair and honest judgment. A candidate for office is neither better nor worse after accepting a nomination than in the rank of the plain citizen in private life. We need more *truth* all along the line.

The public press seldom tells the truth about our candidates for office because in national politics it is bound by party lines and in municipal affairs it can seldom throw them off. Outside of a country village the voter seldom knows personally many of the candidates. A reliable press is greatly needed. It is, if used aright, a mighty power in behalf of good government. But it seldom secures the confidence of the people and obtains the influence it should wield. Every sensible man knows that the honest and the efficient in office have never been enrolled under any one political banner, and that many a black sheep is to be found in every political flock.

A FAIR MINDED PRESS.

We need a fair minded press, broad enough and honest enough to recognize honesty and virtue wherever found and to rise above the petty prejudices of the cheap politician, and we want both press and politician able and willing to do justice to all classes, the laborer and the capitalist, the individual and the corporation.

In the default of the press to furnish unprejudiced information about the political candidate, the voter goes to his neighbor and asks him what he knows about Smith and Jones, and according to his faith in his neighbor he is governed by his opinion. If he has about concluded that in national politics for some reason or other he will shift over to another party, he goes over bodily and swallows the whole ticket.

How many voters in New York city or in San Francisco actually know anything of the character of the men for whom they vote? and how utterly absurd it is that the glorious privilege of a free country should be so utterly lost!

Some day there may arise in this great city a body of honest, intelligent, fair-minded and unprejudiced men who will undertake to pass political judgment upon the candidates for office and after securing correct information

give the benefit of it to the public. It would require a strong body of high character, of independent spirit and without personal interests, but it is not impossible that such men may some day come to our relief as voluntary guides to the average voter. They are numerous enough already in their private capacity—but not always free from the personal interest.

Chicago already has such a body in its Municipal Voters' League, which has been influential for several years in keeping the reform city council from backsliding. At every aldermanic election the League pronounces on the fitness of candidates, and, except in the most hopeless wards, it is almost impossible to win a seat in the council without its indorsement.

LONGER TERMS OF OFFICE.

Then, too, the term of office should be longer to help insure a better government. Nearly every office in the gift of the people from that of National President to the humble pound keeper should be for a longer term.

The entire business of the country is interrupted by the Presidential election; false issues are raised and artificial conditions are created. The best candidates become more or less entangled in the political situation at the election and according to his strength of character it is a month, a year or the whole period of the office before the official can act with true independence. In every office it requires more or less time to become acquainted with the duties, and it is freely acknowledged that a man's first term in Congress is of but little value.

San Francisco has an election every year and the budget just made provides for \$145,000 for election and registration expenses the coming year. And aside from the expense and the attendant confusion upon the too frequent elections they greatly reduce the efficiency of the officer. If the office holder be dishonest he will make his hay faster during the sunshine of a short term of office, and it may safely be declared that his pride and responsibility for the office grow with time. If he be honest and efficient it is most emphatically declared by Civil Service reform principles that it is a mistake to remove him even though there might be a chance of securing a better man. No great business removes its managing force except for cause, and the entire change of city officials every two or three years is without the first principle of good business common sense.

FAULTS WILL NOT CORRECT THEMSELVES.

All of these faults of our present form of government must be continually dwelt upon until in time we shall arrive at that degree of practical sagacity when we shall provide for longer terms of office, carry Civil Service Reform to its limit with the subordinate offices, demand and obtain a more reliable and unselfish press, afford to the voter some truthful information concerning the candidates, reform our methods of nomination so as to bring the best men to the front, and correct the machinery of the Primary so that men may learn to use their franchise and have it truly recorded.

These reforms will not come of themselves. We must bring them about and one of the first steps is to talk about them, after which we need to arouse our energy and determine that they must be accomplished.

A BACKWARD STEP IN STREET CLEANING.

Costume that has Protected Life and Limb, and Raised the Efficiency of the Force, is no longer Required by the Board of Works.

Written for the REVIEW by L. M. King, Secretary and Superintendent of the Merchants' Association.

The first backward step in street-cleaning in San Francisco has been taken.

The white uniforms used by the street sweepers for years, and which have made them a neat-looking body of men and preserved many of them from injury and perhaps death, have been abolished. And why? Because a delegation representing the street sweepers, impelled by some unknown motive, appeared before the Board of Public Works and demanded that the compulsory use of uniforms be striken from the specifications in the new contract, which takes effect in July, claiming they made the men conspicuous as street sweepers and were considered a mark of servility.

It is inconceivable how any body of American workmen could imagine such a thing as that white uniforms were a badge of servility or that street sweeping is not just as honorable a calling as any other honest labor. It is quite certain that no one in San Francisco, unless it be some of the street sweepers themselves, ever had any such idea, and if the street sweepers hold such views, they are themselves degrading their own work and position.

FAVORABLE IMPRESSION ON STRANGERS.

The citizens generally are proud of our street sweepers—when they do good work—and it has been a frequent occurrence, during the last year or two, to hear visitors favorably comment upon the fine-looking body of men we have for street sweepers and the neatness of their uniforms, remarking that we were evidently trying to follow the lead of progressive Eastern cities, which long ago discovered that white clothing was the only suitable attire for the purpose.

In no other city are the men ashamed of being seen in uniforms, nor do they consider their work in any way degrading. On the contrary, in other cities when the men have been uniformed it has at once increased their self-respect. They felt that they were no longer ordinary laborers, but part of the city's official force, the same as policemen or firemen, and that citizens must respect them as such. They felt proud of their occupation and of the uniform which indicated that they were the men who performed a work so essential to the appearance and health of their city.

WHITE CHOSEN BECAUSE IT WAS USEFUL.

Why should it be different here? Is street sweeping a lower class of labor than other kinds of work? We fail to see it. On the contrary, it requires more intelligence and judgment to clean a street properly than it does to shovel dirt or sand or perform other similar kinds of purely mechanical labor.

The white clothing used here for years is not so much a uniform as it is a *suitable* clothing. It is a well-known fact that no color, when dirty, appears so neat as white. All painters and plasterers wear white clothing while working. Why? Because it is the most suitable.

If those same men who are said to object to white clothing for street sweeping were to secure a job at painting or plastering to-morrow, the first thing they would do when they went to work would be to put on a suit of white clothing.

PROTECTED THE MEN FROM TEAMS.

The Merchants' Association first provided the so-called uniforms for the sweepers in this city.

It had three objects in doing so. These were (1) to protect the men from being run over by teams; (2) to cause them to look neat, as they are prominently before the public all the day; and (3) to make them respect themselves and their work. It first clothed the men in brown duck suits and afterward in gray, but neither of these were neat-looking, and neither rendered the men conspicuous enough to prevent accidents. It was therefore decided to use white suits, like those already used by Colonel Waring in the street-cleaning department of New York, and these were found, as they had already been found in other cities, to be the most serviceable.

Whereas formerly the men were often run into by teams, since white suits have been worn accidents are rare. A well-known drayman, commenting upon the order to abolish white uniforms, said that he considered it a great mistake; that drivers of teams, when seeing a man in white uniform in the street, knew that he had business there and that they must look out for him, while they would pay no attention to a man in ordinary dress, expecting him to look out for himself.

Let us see what other cities are doing in this respect.

DETROIT UNDERSTANDS THE CASE.

Detroit is one of the most beautiful and progressive cities in the United States. The *Municipal Journal and Engineer*, in commenting upon the streets of Detroit, has this to say about its street cleaning:

The average visitor to the city of Detroit generally leaves with the impression that it is the most beautiful city in the Middle West. Its streets are broad, well paved, kept in good repair, flanked with numerous shade trees and kept cleaner than any other city in the United States, not excepting New York.

Mr. D. W. H. Moreland, selected as Commissioner of Public Works, is a man of striking personality, with rare executive ability and a forceful and rapid way of dispatching the city's business.

HER STREET SWEEPERS WEAR WHITE.

Shortly after the "white wings" were organized by Colonel Waring to clean the streets of New York, Mr. Moreland, who was then in charge of the street cleaning of Detroit, introduced the system in that city. The organization is more complete and efficient than that of New York at the present time. Hundreds of miles of streets and alleys are kept clean the year round. Dirt, refuse and filth are taken care of, and this part of the municipal house cleaning has been performed in the most thorough manner. Excellent discipline is maintained. The men are obliged to keep their white uniforms and helmets in perfect condition and have their shoes blacked every day. They are equipped with brushes and pushcarts. The cleanliness of the city has largely been brought about by educating the people. As in every other large city, the average citizen formerly threw his waste paper, peanut shucks, fruit peels, etc., into the street. Now, he consigns them to the receptacles provided for that purpose.

A SAVING IN STREET CLEANING.

Simultaneously with the organization of the "white wings" the use of the "litter barrel" was introduced, and one placed on every corner of the downtown section and at convenient intervals throughout the city. The newspapers came to the assistance of the department and urged both old and young to use these receptacles whenever necessary. Tons of refuse are collected every year from these barrels and the people have formed the habit of consigning all refuse matter to these receptacles. It costs much less per 10,000 square yards to clean the streets of Detroit than of New York, or any other city which approaches real cleanliness. Commissioner Moreland not only employs the "white wing" system, but uses modern street-sweeping machines. In fact, he uses every device that will in anywise contribute to the cleanliness of the city.

The writer, when investigating municipal improvements in Eastern cities several years ago, had the pleasure of meeting Commissioner Moreland and personally examining the street-cleaning system of Detroit, and can confirm the above statements.

THE DANGER TO LIFE.

The Oakland *Enquirer* has this to say about the new order in this city:

The San Francisco Board of Public Works has yielded to the request of the Street Sweepers' Association and has decided to abolish the white uniforms worn by the men employed in cleaning the streets. The men protested against the uniform, which they considered a sort of mark of servility, although it could not be such, unless they chose to think it so. The uniforms give the men a neat appearance, and it is not unreasonable to suppose that, in some degree, they contributed to the efficiency of the force, because they were more conspicuously before the public eye, and any neglect of duty or indolence on their part was bound to be observed. There is no more servility in white clothes than in blue ones, and no one regards the police uniform as an evidence of degradation.

We repeat that it was a mistake to abolish the white uniforms. The city has taken a step backward after steadily advancing in improvements for seven years. A number of men will be injured and some may be killed. The responsibility for these accidents will, to a great extent, rest upon those who demanded the discontinuance of the white uniforms.

The sweepers, instead of presenting a neat, tidy appearance at work, will naturally wear their oldest and worst clothing, as they work in dust and dirt, and will present the uncouth and nondescript appearance they did formerly. By protesting against the uniforms, the sweepers have injured themselves. We predict that within a year the public and the press will, almost unanimously, demand that the uniforms be restored.

SORROWS OF A PATRIOT.

In a discourse on the question, How can the young men in the city be brought into Tammany Hall? delivered to a New York *Evening Post* reporter on March 2, 1902, Senator George W. Plunkett, the veteran Tammany leader of the Fifteenth District, said in answer to the question, "How do you draw them?"

"I just send for them and say: 'I want you to join Tammany and help in the work of my district. I always stick to my friends. Help me and I'll help you. When I am up, you'll be up. When Tammany has anything to give, I'll get my share, and I'll give you your share.' And they always find I stick to my word."

After pondering sadly for a few moments, the Senator continued:

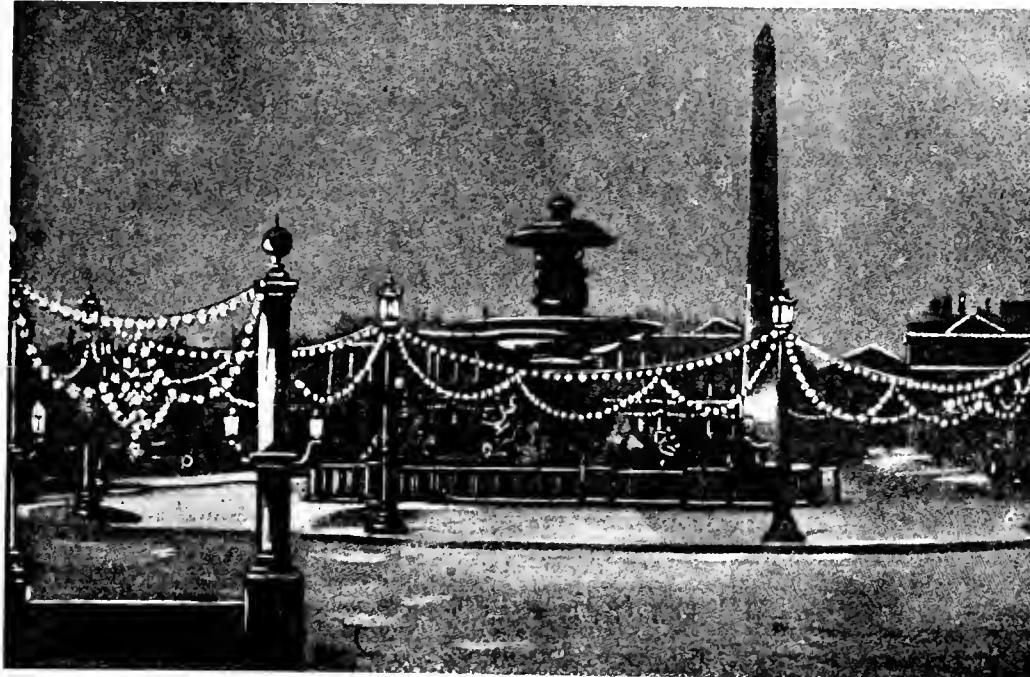
"My plan would work perfect but for one thing—that cursed 'civil service.' I have had to let many a promisin' young man go because I couldn't get him a chance to serve his country. As I have told you before, I've seen many, oh, so many, young fellows who were bubblin' over with enthusiasm and patriotism layin' right down and losin' all interest in their country after runnin' up against a civil service examination."

MELTING COIN FOR THE ARTS.

Jewelers Object to the Effort of Shafroth of Colorado to Stop the Practice.

ATTLEBORO, Mass.—Representative Shafroth's bill to protect coins has aroused the ire of the jewelers here. At the Attleboro Bank it was stated that in both the Attleboros together \$500,000 in gold coin is annually melted for the manufacturers to make up into jewelry, though in Attleboro during the last twelve months the figure is only \$200,000.

When interviewed all the jewelers said the



ILLUMINATION OF THE PLACE DE LA CONCORDE, PARIS.

same thing, so that a composite interview might be written thus: "Such a bill, to make it a crime to convert coin gold into gold for the arts and crafts, is ridiculous and cannot hope to prevail. Gold is property. The mint mark is only a guarantee of the weight and adds nothing to the value. A man can melt his piece of gold if he chooses, and any legislation against it would be folly. It is all very well to have our present laws against the mutilation of coins, but any one has the right to take any money he wishes out of circulation and use it for manufacturing purposes."

An interview was obtained with Representative Shafroth, at Washington, in which he stated that the chief reason for the bill was that, in the event that it should be enacted the Director of the Mint would then be able to ascertain the actual amount of coin in circulation, a thing which is, of course, impossible at the present time. He stated that, according to the last report of the Director of the Mint, for the fiscal year ending June 30, 1901, it was shown that \$1,500,000 were used in manufacturing during that year. It is a well known fact, he said, that much coin is used by jewelers, not only for order work for private individuals, but also for their own manufacturing purposes. Mr. Shafroth, calling to mind the fact that to a certain extent the quantity of coin in circulation affects the price of commodities, believes that it is not right that certain individuals or industries should have the privilege of taking so much coin out of circulation.—*Jewelers' Circular-Weekly, New York.*

Intelligence and goodness are unfortunately not synonymous. One may be very intelligent and very bad, or very ignorant and very good. A government by the people, to be of the greatest benefit to the people, must be both intelligent and good.—*Public Policy.*

BOARD OF DIRECTORS' PROCEEDINGS.

Two meetings of the Board of Directors and two committee meetings have been held during the past month and the following are some of the more important matters acted upon:—

NEW MEMBERS.

Since the last report, the following eighteen new members have been elected:—

H. Davis.....Sign painter.....236 Powell.
F. Patek & Co.....Butchers.....500 Washington.
F. M. Smith.....Capitalist.....101 Sansome.

PAVING BRYANT AND FIRST STREETS.

This matter is being given constant attention by the Board and efforts are now being made to effect a change in the grade which will permit improvements of a permanent nature to be performed.

ELECTION OF NEW OFFICERS.

At the first regular meeting of the new Board of Directors, held on June 4th, the following officers were elected for the ensuing year:—

President.....Frank J. Symmes
First Vice-President.....Andrew M. Davis
Second Vice-President.....Fairfax H. Wheelan
Treasurer.....C. S. Benedict
Secretary and Superintendent.....L. M. King

The following Standing Committees were appointed:—

Public Affairs—William J. Dutton, Fairfax H. Wheelan, A. J. McNicoll, A. H. Vail, A. J. Rich.

Publicity and Promotion—Fairfax H. Wheelan, Foster P. Cole, R. B. Hale, Charles M. Plum, F. J. Koster.

Trade and Finance—Andrew M. Davis, Robert H. Swayne, C. S. Benedict, Walter E. Dean, P. C. Rossi.

Pursuant to the provisions of the constitution, the members of the Board cast lots to decide as to their respective terms of office as Directors, with the following result:—

To serve three years—A. H. Vail, A. J. McNicoll, F. J. Koster, R. B. Hale and F. H. Wheelan.

To serve two years—Foster P. Cole, Andrew M. Davis, P. C. Rossi, Robert H. Swayne and Frank J. Symmes.

To serve one year—C. S. Benedict, Walter E. Dean, W. J. Dutton, Charles M. Plum and A. J. Rich.

THOROUGHFARE TO THE NORTHWESTERN PORTION OF THE CITY.

A personal investigation has been made, by a committee of the Board, of the conditions existing in the northern portion of the Western Addition, for the purpose of providing some thoroughfare suitable for heavy traffic to the Presidio and Western Addition districts.

SPECIAL MEETINGS DURING THE SUMMER.

On account of the absence from the city of many members of the Board during the summer, the Board decided to hold only special meetings at the call of the President until August 1st.

MAYOR LOW'S TROUBLES.

Those who are inclined to enter complaints against Mayor Low's administration of New York City should bear in mind that he is laboring under great disadvantages. He not only is obliged to put up with the incompetent service of a lot of Tammany hold-overs, but has been actually hampered in repeated instances by malicious attempts on the part of the former administration in carrying out his own ideas. The law does not permit him to turn out Tammany officeholders, and for this reason he will have to continue the work at a disadvantage. Those who are inclined to criticise should possess their souls in patience. It should also be borne in mind that while everything as it exists to-day is not ideal, it is infinitely better than it would have been had Tammany succeeded at the last municipal election. Before passing judgment give the administration twelve months' time.—*Municipal Journal and Engineer.*

SIGN ORDINANCE.

It having been shown that the present sign ordinance, which, as a whole, has given general satisfaction, was defective in certain particulars, suitable amendments have been suggested to the Board of Public Works.

SHELTERING THE HOMELESS IN NEW YORK.

Methods which in Three Years have Stopped the Influx of Tramps, and Rid the City of Street Beggars.

It has recently occurred to certain thoughtful persons that inviting tramps to come into town and sleep and breakfast in the city prisons and police stations is neither a good way to help the tramps nor to keep the city free from crime and disease. Humanity dictates that not even the lowest social outcast shall sleep shelterless in the street, but common sense also says that the furnishing of food and lodging indiscriminately to all that may apply is an excellent way to attract the most worthless human element and confirm it in its worthlessness. Police experience shows it to be promotive of crime, and medical science reveals it as a sure method of spreading contagion.

Lodging tramps in police stations is the American equivalent, from a hygienic standpoint, of the plague-breeding pilgrimages to the holy pest centers of Islam.

THE METHOD OF SCIENCE.

There is a better way to solve the problem of sheltering the penniless wanderer. It consists in denying him the hospitality of the jail, and furnishing food and shelter for him under conditions made to fit his ease and designed to do him some permanent good.

Jacob Riis says: "Three years of the municipal lodging house in New York have practically freed us from the tramp problem." The New York method, as described by Mr. E. B. Butler, a member of the lodging house committee of the City Homes Association of Chicago, is about as follows:

The police stations are closed to lodgers. Persons asking assistance on the street are referred to the lodging house.

The building used was formerly devoted to factory purposes. It is an old five-story structure, its dimensions being 25x80 feet.

There are two entrances in the front, one of which is to the office, but which is also used for the admission of women and children lodgers, who, however, immediately ascend to the second floor. The other entrance is to a passage-way, through which the men pass as they come into the building in the evening. The time at which they are allowed to enter varies from 5 o'clock in the winter to about 7:30 in the summer.

HOW THEY ARE TAKEN CARE OF.

At a signal the men file in through this passage-way to the dining-room (25x50), where each man is given a tin pint-cup of coffee and a large, thick slice of fresh bread, weighing about five ounces.

Across the rear of the front office is a long desk having a wire screen with two openings. Back of this desk is a passage-way, through which the men from the dining room are next made to file, two at a time.

At this desk, one in front of each screen opening, are two investigators. Each of these men has a record book with the following headings: Name; Age; Nativity; Length of Time in U. S.; Length of time in City; Occupation; Last Employer; Reference; Disposition; Remarks. In these books the two investigators register the replies to the questions suggested by the above headings.

The applicant is then requested to turn over any articles which he may have in his possession, being told that in the process of the fumigation of his clothing, any articles such as spectacles, knives, gloves, etc., would be ruined. The articles which he hands in are placed in an envelope properly numbered. Two brass tags of a like number with strings attached are then handed to him and he passes through a side door back into the dining-room again.

STRICT MEDICAL EXAMINATION.

At this point he is met by a physician, and if found to be ill, is sent to the Bellevue Hospital, which is near-by. It will be interesting to know that out of more than 230,000 cases passed upon by these physicians, no one with a contagious disease has been admitted.

The man next goes downstairs, where, removing his clothing, he bundles it up and hands it with his brass checks to one of the employees. The employee

attaches one check to the bundle. The other he hands to the lodger, who is to wear it about his neck until the next morning.

The lodger is next introduced to a shower bath (of which there are eight), where he proceeds to scrub himself with brush and soap.

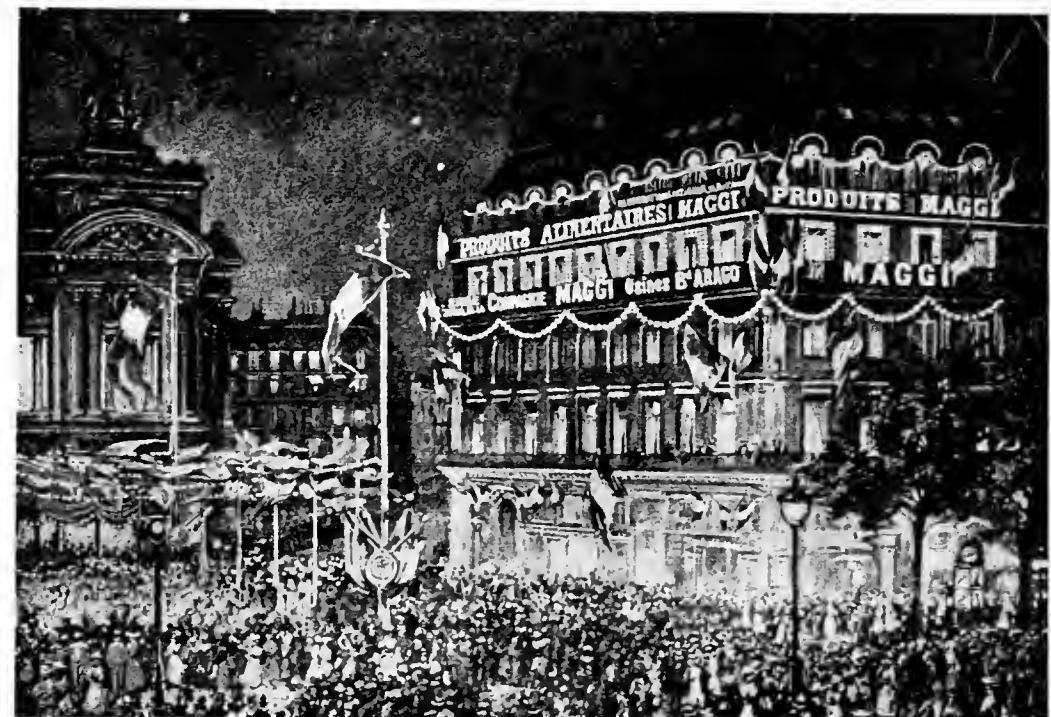
GOOD, CLEAN BEDS FOR ALL.

The man is next given a clean nightgown and a pair of bath slippers, whereupon he goes upstairs.

LEDGER ACCOUNT CARDS FOR THE CREDIT MAN.

The Book-keeper prints the following query and response, which may be of interest to merchants and credit men.

Am looking for some method of placing before our credit man in a compact form the condition of our ledgers, so he can see at a glance who are buying, the quantity as compared with the previous month, who are paying, and who need dunning without the necessity of laboriously going through the ledgers. It would of course require some work to keep up a thing of that kind, but our credit man is a very busy man, and an assistant could handle something of this kind, and it would be a very nice thing for reference if a not too complicated system could be devised. The idea is to keep posting to the statement



PLACE DE L'OPERA, PARIS, ILLUMINATED FOR THE 14TH OF JULY.

either two, three or four stories, according to the location of the bed assigned to him.

These dormitories are lighted from the front and rear, but are also ventilated by an exhaust fan on each floor.

The beds are of iron, double-decked, one above the other. Each has comfortable wire springs, double woolen blankets next to the springs, with two clean, unbleached sheets and another double blanket above. A pillow with clean pillow case is also provided for each bed.

Some of the benefits derived are thus summarized: "Streets without beggars, a greatly diminished number of petty thieves and hold-up men (which means less work for the police); clean men with clean clothing in the streets instead of vagrants spreading contagion."

It is true that San Francisco is not now afflicted with the tramp evil as other cities have been. And yet the figures on the lodgers' register at the city prison show an astonishing increase in the number of persons cared for during the early months of this year, by comparison with the year preceding.

SAN FRANCISCO'S INCREASE OF TRAMPS.

In January, 1901, there were 182 applicants lodged. In April there were 88. These were the largest and smallest numbers applying during the year. The total reached 1,275. But in January, 1902, there were 567 people taken care of by the city over night, and in February the number rose to 1,024, almost as many as for the entire previous year. They were coming into the prison at the rate of about 30 per night and taxing the capacity of the cells.

San Francisco has a mild climate, it is a garrison town, and every other city that adopts an enlightened method of dealing with tramps will drive out thousands of them to get a living in places where free lodging is not accompanied by investigations into one's past or conditioned on unwilling performance at the wood-pile.

daily, but possibly a weekly posting from the ledger would do.

Are there any business houses using anything of this kind?

We do not see how a daily or weekly report on customers, showing who are buying, who are paying, and who need dunning, can be made to the credit man without a duplicate skeleton ledger being carried or using a card system for the purpose, which would also practically require a duplicate posting of totals of each day's charges and credits to each customer.

This would naturally involve a large amount of extra work, and if the number of customers' accounts is very large, it would probably necessitate the employment of extra help for the work.

The card system is probably the best, as the book-keeper would then be able to place on the credit man's desk only those particular cards which were affected by the day's or week's business. This is one of the advantages of carrying ledger accounts themselves on cards or loose sheets instead of in a bound volume, as after postings have been made the cards, or loose sheets, can be placed on the credit man's desk for inspection before being replaced in file or binder and thus the extra work involved in keeping a separate record would be avoided.

While San Francisco has been outgrowing her schools, Los Angeles appears to have been shrinking. The latter's school census shows a falling off of 6,000 from last year's figures, and has been verified by a recount. One of two things must be true. Either Los Angeles has been going backward or else she never had those children.

A JUVENILE COURT IN OPERATION.

How the Boy who had been marked "Incorrigible" Turned over a new leaf and Protected the Judge.

Hon. B. B. Lindsay, Judge of the Juvenile Court, Denver, Col., in *Juvenile Record*.

From an active experience now of over a year in our juvenile court, where we have tried some 200 youthful offenders, I heartily agree with the sentiments expressed by one of the Cook county (Ill.) Judges, that no work of the courts exceeds it in importance to the entire community.

We have adopted a system of what we call reports by that class of boys who are termed delinquents. In the extreme cases we sentence the boy to the State Industrial School at Golden, a suburb of Denver, and suspend the sentence during good behavior. We keep track of his behavior by requiring him to attend school regularly and bring to the court on "report day" (every Saturday afternoon at 2 o'clock) a report from his teacher or parent or guardian detailing his record for attendance, deportment and conduct.

MAJORITY MARKED "EXCELLENT."

Last "report day" we had seventy delinquents with reports from teachers, and with just one exception all were satisfactory. The great majority were marked "excellent," and many come with special commendation from their principals.

We always treat the boys kindly and endeavor to impress upon them the consequences sure to result from their waywardness, and by tactful appeals to their pride and better nature win them over to a different and proper course of conduct. Sometimes in extreme cases I have these boys report to me at "chambers," where we have long friendly talks intended to reach their confidence and the good that is in them, as in every boy, no matter how completely his evil tendencies may have developed. The method of reaching them and getting them started on the right track must depend on a sort of instinct, aided by the history and facts in each particular case.

CRITICAL TIME FOR CHARLIE.

For instance, I remember one boy 13 years old who had been before my predecessor in 1900 on two occasions for petty offenses. The truancy officer, the principal of his school (where he very seldom attended) and others interested, strongly recommended his commitment to the Industrial School. The boy seemed to realize that "the jig was up" and begged for clemency. I took him in chambers alone, and, after discussing the situation with him much as I would with a man, I said: "Now, Charlie, these people will all say I will make a great mistake if I do not 'send you up,' and should I let you go a third time and you again become incorrigible you see you would be getting both of us into trouble. Now, you want me to protect you. Pray, who is going to protect me if you come up again? Don't you know it will be said I am a poor sort of judge and 'dead easy'—in a limited way, for my own purposes, I sometimes adopt their own peculiar expressions—with the bad kids?"

A HEAVY RESPONSIBILITY.

He soon caught the idea, and suddenly arose and in a most serious manner said: "Judge, if you will protect me I'll be your friend and you shan't get into any trouble on my account."

"Well," I said, "my dear boy, it all depends on you whether we shall both get into trouble or both keep out, and I'm going to trust my reputation as a wise judge to your keeping, and I want to show these fellows that you are all right

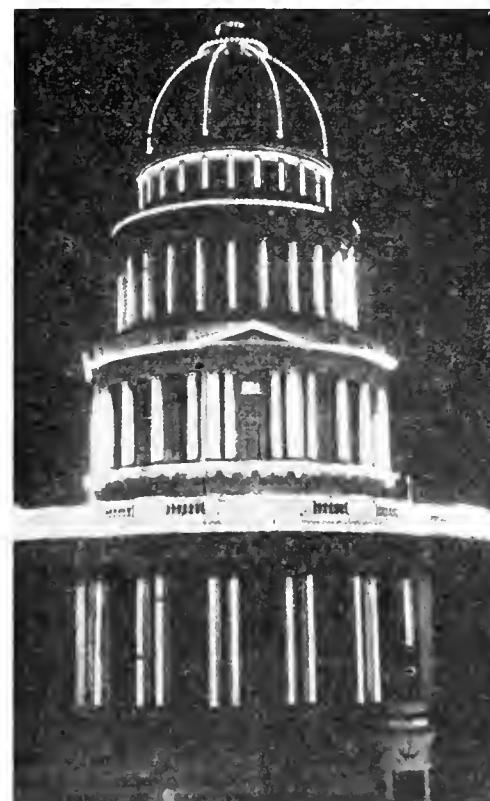
and can be a good and decent boy, as I believe you can, and I know you will."

We shook hands and declared it a binding contract. Charlie "crossed his heart and hoped to die" in as free a fashion with me as with a boy companion that he would keep his contract. He went away a free boy, tremendously impressed with the keeping of my reputation. Well, this boy has been described even in the newspapers as the "worst boy in Denver," and it is certain that his home surroundings were not favorable, yet to-day he is one of the best boys we have. At the end of last school term he came in with face beaming and said: "Judge, read that," throwing down his report; and I read that Charles had changed from "the worst" to one of the best boys in the school, and the teachers added as a foot note: "Say, Judge, how in the world did you do it?" And Charlie exultantly exclaimed: "I told you, Judge, I would protect you; I am your friend, and I am going to stay right with you." So my reputation is in the keeping of Charlie and some others handled the same way, and I am sure it is in safe hands.

ONE GOOD CAMPAIGNER.

Shortly after my recent election as County Judge the same little Charlie came in one day, slipped up to the bench and said: "Say, Judge, I just come to tell yer that me mudder voted for yer; I saw that she done it."

We have not been oblivious to the demoralizing effect of placing these little fellows in jail. It is the order of the court that a deputy Sheriff having warrants for juveniles shall simply notify their parents—where they have a parent or guardian—to have the offender in court at the time stated. In no case have they ever failed to be on hand. I once trusted in this manner a little ragged, red-headed, homeless thief, and the officers laughed at me, declaring only their efforts would return him; but promptly on time, four days later, he entered the courtroom ready for trial. I had had the confidential talk beforehand, however.



THE CITY HALL, DURING THE SHRINERS' VISIT.

CIVIC CENTERS IN CITIES OLD AND NEW.

Today, as in Ancient Times, City Life Has a Tendency to Centralize.

From the earliest times all have agreed that to mass at the central or conspicuous point of a city the public or quasi-public buildings needed by Government or people was the most effective fashion of dignifying the city and emphasizing its greatness, while experience and logic have concurred in the convenience and pleasure thus subserved. It is true that this is more common and obvious in the case of the older towns, and that the extent to which modern cities are, in essence, no longer merely or mainly fortresses, court residences or cathedral seats, may have led some to forget that civic centers are as much needed now as ever.

But the fact was that in those old towns it was rarely the special fitness of the site for all the buildings there erected that caused them to be built there, but rather the common convenience and pleasure of citizens that so generally selected some focus as that about which should be grouped the more important buildings to which they must resort.

JUST AS NECESSARY TODAY.

And, therefore, while the encircling ramparts may have been razed, and Ringstrassen or Circle Boulevards laid out in their place, though elected officials may have replaced the dynasty that built the palace, though the cathedral may be as neglected as formerly it was thronged, the same human nature and human convenience that made the old city centers will not be satisfied except by new ones at which shall be centered the public life of the city of today.

To illustrate: The plan and view of Nineveh, Babylon or Thebes was as radically different from both the Acropolis and the Forum as were these from each other; but all three were alike in this: Each was the expression of its civic life and could not well have existed without such a focus of its energies—this because, its citizens being men, not brutes, their public life was highly organized. For similar reasons the mediaeval cities did the same; and, as one after another modern city becomes self-conscious, it tends toward that more perfect adjustment of its public functions and facilities that results in one or more civic centers.

MOVEMENT AMONG THE CITIES.

In most American cities we are now past the time when as a matter of course public interests were sacrificed and public buildings scattered, in order equally to divide the benefit of their presence between local rings of real estate interests. And except for two questions—the one of expense, and the other the lack of a well-developed plan—both of which are in most cases but temporary, we should see the principle above illustrated so rapidly and fully put into practice among us, as soon to make our cities models for the world in the very respects in which heretofore they have been most defective. Indeed, as has already been noted, in the case of Boston, Albany, Washington, Chicago and Cleveland, the movement is already begun or planned. In many another American city the dry bones are already stirring to that end.—John De Witt Warner in *Municipal Affairs*.

Asked by a Justice to give an account of himself, a Georgia darkey replied: "I des a po' ol' nigger, suh, votin' aroun' for a honest livin'!"—*Atlanta Constitution*.

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Canadian Bank of Commerce.....	California and Sansome
.....	California and Sansome
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Comptoir National D'Escompte de Paris.....	122 Sansome
Crocker-Woolworth National Bank of San Francisco.....	600 Market
Donohoe-Kelly Banking Co.....	100 Montgomery
.....	100 Montgomery
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Germania Trust Co.....	42 Montgomery
Hibernia Savings & Loan Society.....	518 Montgomery
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Payot, Upham & Co.....	204 Pine
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Heim, F. L.....	234 Stockton
Kast & Co.....	738 Market
Kenig, F.....	123 Kearny
Kutz, The G. M. Co.....	103 Mission
Maier, Chas.....	84 Kearny
Nolan Bros. Shoe Co.....	312 Market
Philadelphia Shoe Co.....	10 Third
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Rosenthal's Inc.....	107 Kearny
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Sommer & Kaufmann.....	28 Kearny
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United Workingmen's Boot & Shoe Co.....	18 Second
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Glenn, A. G. & J. Q.....1321 Market
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Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons.....Golden Gate Ave & Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....Market & Tenth
Wertsch, William.....100 Golden Gate Ave

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Autographic Register Co.....523 Market
Freeman, I.....1327 Market

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Henderson, John, Mgr. Mt. Olivet Cemetery.....916 Market

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Western Chemical Co.....Office 3214 25th

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Curtis, J. M. & Son.....123 California

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Clawson, L. E. & Co.....1340 Market

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Ghirardelli, D. Co.....617 Sansome

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Weule, Louis.....418 Battery

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Aubin, Aug. H.....Grant Ave
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Brandt, Jacob.....415 Battery
Carter, Dan P.....842 Market
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Judell, H. L. & Co.....314 Sacramento
Lane & Connelly.....204 Market
Langstader, I. S.....401 Geary
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas.....101 Grant Ave
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....508 Washington
Schmidt & Bendixen.....3 Market
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....NE cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

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CIVIL ENGINEERS.

Ferris & Haas.....320 Sansome

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Columbia Cloak and Suit House.....1022 Market
Davidson, D. M. & Co.....52 First
Golden Gate Cloak and Suit House.....1230 Market
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Messenger, E.....145 Post
O'Brien, James.....1528 Market
Stein, J. H. & Co.....716 Market

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Brown Bros. & Co.....121 Sansome

Frank Bros.....535 Kearny

Hirsch Bros.....221 Montgomery Ave

Hirsch, L. & Co.....927 Kearny

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Jewell, G.....530 Kearny

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Mandel, Pursch & Wiener.....125 Sansome

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Roos Bros.....Kearny & Post

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Fritch, Geo.....110 East
Greenberg, A. H.....1419 Ellis
Middleton, John.....309 Stockton

Morton, Thomas.....674 Geary
Oregon Coal & Navigation Co.....Broadway and East

Peabody, E. & Co.....35 Clay

Rosenfeld's John, Sons.....202 Sansome

San Francisco & San Joaquin Coal Co.....515 Safe Deposit Bldg

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Union Fish Co.....24 California

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Armsby, J. K. & Co.....138 Market

Biagi, D. & Co.....520 Sansome

Caffrey, John.....21 Sutter

Christy & Wise Com. Co.....223 California

Cutter & Mosely.....302 California

Dairymen's Union.....123 Davis

Dallman, L. & Co.....226 Clay

DeBernardi, D. & Co.....409 Front

Demartini, John & Co.....315 Washington

Dempster & Son.....320 Sansome

Dennison, W. E. & Co.....123 California

Detels, M. P.....218 California

Dodge, Sweeney & Co.....114 Market

Doyle, H. & Co.....511 Clay

Duffy, J. J. & Co.....304 Washington

Eveleth-Nash Co.....422 Front

Field Mercantile Co.....111 Front

Freitas, M. T. & Co.....325 Front

Gaill, A. Fruit Co.....516 Sansome

Garcia & Maggini.....100 Washington

Getz Bros. & Co.....111 California

Gray & Barbieri.....309 Washington

Greenway, E. M. Vallejo St. Warehouse

Griffin & Skelley Co.....132 Market

Grinbaum, M. S. & Co., Ltd.....215 Front

Guggenheim & Co.....118 Davis

Guichard, Robt. F.....507 Front

Haight, Fred B.....212 Front

Hansen, John R. & Co.....310 Davis

Hilmer & Bredhoff.....36 California

Horstmann & Bruns.....231 Clay

Hulme & Hart.....10 Davis

Hume, R. D. & Co.....421 Market

Hyman Bros.....206 Sansome

Ivancovich, J. & Co.....209 Washington

Kittle & Co.....202 California

Landsberger & Son.....123 California

Leist, C. J. & Co. Sacramento and Davis

Lercari, C. J. & Co.....524 Sansome

Levy, S. M. & Co.....420 Front

Lichtenberg, William.....215 Sansome

Minaker & Welbanks.....501 Sansome

Mitchell & Goodall.....310 Washington

Montealegre & Co.....410 Hayward Bldg

Nardini, A. & Co.....324 Davis

Pettigrew, John M.....210 California

Phillips, M. & Co.....202 Market

Porter Bros. & Co. Washington & Drumm

Price, W. C. & Co.....413 Front

Seatena, L. Co.....104 Washington

Schwartz Bros.....421 Market

Sherwood & Sherwood.....212 Market

Sloss, Louis & Co.....310 Sansome

Southern Pacific Milling Co.....224 California

Sresovich, L. G. & Co.....521 Sansome

Tilden, H. N. & Co.....211 Sacramento

Troback & Bergen.....505 Sansome

Welch & Co.....220 California

Wetmore Bros.....415 Washington

Wheaton, Pond & Harrold.....110 Davis

Williams, The H. A. Co.....308 Market

Wolf & Sons.....321 Davis

Wolfen, Max & Co.....423 Front

Wolff, William & Co.....216 Mission

Young, Carlos G.....122 Davis

Zentner, J. & Co. Front & Washington

CONFECTIERS.

Blum, S. Polk & Sutter

De Martini, L. Supply Co.....112 Front

Gruenhagen & Co.....20 Kearny

Guillet, Chas.....505 Larkin

Haas, Geo. & Son.....810 Market

Hromada, Adolph Co.....222 Battery

Lechten Bros.....1257 Polk

Maskey, Frank.....32 Kearny

Roberts, Geo. F. & Co. Polk and Bush

Rothschild & Ehrenfort.....35 Main

Strohmeier, W. A. & Co.....1006 Market

Seidl, J. & Co.....658 Mission

Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel.....N.E. cor. Broadway and Front

... N.E. cor. Broadway and Front

GRAPHOPHONES AND PHONOGRAFS.

Columbia Phonograph Co.....125 Geary

GROCERS.

Bibo, Newman & Ikenberg.....144 Polk
 Claussen, C.....23d and Capp
 Cluff, William Co.....18 Front
 Coghill & Kohn.....300 Front
 DeWitt, M. & Co.....221 Third
 Ehlers & Ohlsen.....300 O'Farrell
 Ehrman, M. & Co.....104 Front
 Foge, J. M.....5th and Mission
 Goldberg, Bowen & Co.....432 Pine
 Granucci Bros.....521 Front
 Haas Bros.....100 California
 Hartter, Hayes & Co.....216 Front
 Hogan, The Howard H. Co.....104 Pine
 Hollmann, Henry.....2805 Mission
 Irvine Bros.....1302 Polk
 Lebenbaum, L. & Co.....222 Sutter
 Lennon, John A.....315 Clay
 Lvly, II. & Co.....36 Market
 Meyer, A. & Co.....16 Sacramento
 Parks Bros. & Co.....418 McAllister
 Rathjen Bros.....39 Stockton
 Ring Bros.....19th & Castro
 Smith's Cash Store.....27 Market
 Stulz Bros.....533 Montgomery Ave
 Sussman, Wormser & Co.....
S. E. cor. Market and Main
 Tillman & Bendel.....327 Battery
 West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bremer, O. A.....820 Kearny
 Clabrough, Golcher & Co.....538 Market
 Shreve & Barber.....511 Kearny

HAIR DEALERS.

Goldstein & Cohn.....822 Market

HARDWARE.

Baker & Hamilton.....2 Pine
 Bennett Bros.....35 Sixth
 Brown, Chas. & Son.....807 Market
 Brownlee, J. P.....1612 Market
 Dunham, Carrigan & Hayden Co. 19 Beale
 Froelich, Christian.....202 Market
 Holbrook, Merrill & Stetson.....235 Market
 Ils, J. G. & Co.....814 Kearny
 Lloyd-Scovell Iron Works.....159 Fremont
 Mangrum & Otter, Inc.....581 Market
 Marwedel, C. F.....58 First
 Montague, W. W. & Co.....309 Market
 Montana, J. De La Co.....606 Battery
 Mossford, Moses.....3885 24th
 Osborn Hardware & Tool Co.....414 Market
 Pacific Hardware and Steel Co.....
Mission and Fremont
 Palace Hardware Co.....603 Market
 Philpott & Armstrong.....823 Market
 Rosekrans, H. & Co.....511 Sixth
 Smith, Peter A.....614 Fourth
 Tay, Geo. H. Co.....49 First
 Taylor & Pritchard.....12 Market
 Taylor & Spotswood Co.....135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
 Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
 Colman Co.....130 Kearny
 Fisher & Co.....9 Montgomery
 Kline, Louis & Co.....106 Bush
 Lundstrom, K. A.....605 Kearny
 Meussdorffer K. & Son.....8 Kearny
 Triest & Co.....116 Sansome
 Union Hat Co.....29 Second

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
 Chase, W. W. Co.....1938 Market
 Ellis, H. C. & Co.....105 Steuart
 Goss, Chas. E.....2100 Mission
 Meyer, Albert.....2303 Geary
 Merrow, Geo. & Co.....303 California
 Scott & Magner.....615 Sixth
 Somers & Co.....564 Sixth
 Vermeil, J. L.....Seventh & Brannan

HEATING AND VENTILATING.

Granns, J. G. & Co.....565 Mission
 Royal Heating Co., Inc.....210 Mason

HORSE SHOEING.

Odea, Martin.....126 Geary

HOTELS.

California Hotel.....Bush near Kearny
 Gallagher, John P.....Langham Hotel
 Holm & Saxtorph, Baldwin House...

.....30 Ellis
 Hotel Bella Vista.....1001 Pine
 Hotel Rafael.....San Rafael
 Kingsbury, George W.....Lick House
 Kirkpatrick, John C.....Palace Hotel
 Occidental Hotel.....Montgomery
 St. Nicholas.....Market and Hayes
 Turpin, F. L. The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wlester & Co.....22 Second

ICE DEALERS.

Consumer's Ice Co.....420 Eighth
 Merchants' Ice and Cold Storage Co.....212 Clay
 Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
 Alliance Assurance Co.....416 California
 Baggs & Stovel.....411 California
 Berthau, Ceser.....423 California
 Butler & Hewitt.....413 California
 Com'l Union Assurance Co.....
416 California
 Craig, Hugh.....210 Sansome
 Davis, J. B. F. & Son.....215 Sansome
 Dornin, Geo. D.....Sansome & Bush
 Fidelity & Casualty Co.....318 California
 Fireman's Fund Insurance Co.....
491 California
 Forbes, A. B. & Son, Mutual Life Bldg
 German Ins. Co. of Freeport.....337 Pine
 Grant, Geo. F.....221 Sansome

Gutte & Frank.....303 California
 Herold, Rudolph, Jr.....415 California
 Ins. Co. of North America.....412 California
 Landers, William J.....205 Sansome
 Liverpool & London & Globe Ins. Co.,
 The.....422 California
 Manheim, Dibbern & Co.....217 Sansome
 Milwaukee Mechanics' Ins. Co.....
419 California
 Nathan & Kingston.....501 Montgomery
 New York Life Ins. Co.....Mills Bldg
 New Zealand Ins. Co.....312 California
 Norwich, Union Fire Ins. Society.....
314 California
 Pacific Mutual Life Ins. Co. of Cali-
 fonia...Montgomery & Sacramento
 Pacific Surety Co.....Safe Deposit Bldg
 Parker, Chas. M. T.....214 Pine
 Potter, Edward E.....412 Pine
 Preferred Accident Insurance Co.....
Mills Bldg
 Shields, A. M.....Crocker Bldg
 Transatlantic Fire Ins. Co. 213 Sansome
 Turner, Geo. W.....315 Safe Deposit Bldg
 Vess, Conrad & Co.....201 Sansome
 Watson, Taylor & Sperry.....322 Pine
 Watt, Rolla V.....Pine & Sansome
 Wilson, Horace.....201 Sansome

IRON WORKS.

California Iron Yard.....640 Second
 Morton & Hedley.....234 Fremont
 Vulcan Iron Works.....505 Mission

JAPANESE PRODUCTS AND FANCY GOODS.

Marsh, G. T. & Co.....214 Post
 Nippon & Company.....507 Dupont
 Solomon, C., Jr.....422 Battery

JAPANESE AND CHINESE SILKS.

Hart, B.....13 Sansome
 Mendelson Bros.....7 Battery

JEWELERS.

Baldwin Jewelry Co.....844 Market
 Barth, Rudolph.....141 Post
 Brittain & Co.....120 Geary
 California Jewelry Co.....134 Sutter
 Densing Jewelry Co.....1010 Shotwell
 Eisenberg, A. & Co.....126 Kearny
 Elgin National Watch Co.....206 Kearny
 Fershtand, Theodore.....126 Kearny
 Glindeman, W.....5 Third
 Greenzweig, George & Co.....206 Kearny
 Hall, A. I. & Son.....643 Market
 Huguennin, Adolph.....824 Market
 Jenkel, John R.....817 Market
 Judis, Alphonse Co.....4 Chronicle Bldg
 London Diamond Co. 35 New Montgomery
 Lundberg & Hoy.....232 Post
 Nordman Bros.....134 Sutter
 Phelps & Adams.....120 Sutter
 Radke & Co.....118 Sutter
 Rothschild & Hadenfeldt.....207 Sutter
 Schumacher & Co.....621 Market
 Schüssler, M. & Co.....713 Market
 Schwartz, K. G.....502 Battery
 Schweitzer, Joseph.....707 Market
 Shreve & Co.....Crocker Bldg
 Sorenson, James A. Co.....103 Sixth
 Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk.....207 Sutter

KNITTED GOODS.

Gantner & Mattern Co.....20 Post
 Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post
 Jacobs & Co.....113 Kearny
 Magnin & Co.....920 Market
 Marks Bros.....1210 Market
 Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Caro, A. W.....Geary & Powell
 Feder, M.....139 Ellis
 Flamm, G.....1435 Polk
 Frances, M.....796 Sutter
 Gadner, A.....2012 Fillmore
 Lowenthal & Co.....914 Market

LAMPS.

Boesch Lamp Co.....585 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell
 S. F. Laundry Association.....131 Ellis
 U. S. Laundry Association.....311 Sixteenth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co. 583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....483 Montgomery

LEAF TOBACCO DEALERS.

Conradi & Goldberg.....730 Montgomery

Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front

Brown & Adams.....109 Battery

Frank, S. H. & Co.....408 Battery

Harpman & Jansen.....524 Washington

Klopper & Dulfer.....209 Mason

Kullman, Salz & Co.....106 Battery

Wagner Leather Co.....306 Clay

LIGHT AND POWER COMPANIES.

Equitable Gas Light Co.....516 California

LIME AND CEMENT.

Cowell, Henry & Co.....211 Drumm

LITHOGRAPHIERS.

Bosqui Printing & Engraving Co.....

.....523 Clay

Britton & Rey.....525 Commercial

California Lithograph Co.....518 Clay

Mutual Label & Litho. Co. 2d & Bryant

Roesch, Louis Co.....325 Sansome

Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Clemens, C. J.....409 Taylor

Kelly, Thos. & Sons.....1629 Pine

McCord, Alex & Co.....221 Ellis
 Nolan, John & Sons.....1611 California

LUMBER DEALERS.

Albion Lumber Co.....33-34 Crocker Bldg

Blyth & Trott.....Spear and Mission

Capar Lumber Co.....210 Hayward Bldg

Doe, Chas. F. & Co.....101 Howard

Dolbeer & Carson.....10 California

Gray's Harbor Commercial Co.....

.....237 California

Guadalu Mill Co.....5 Market

Hahn, F. A. Co.....Santa Cruz

Hooper, C. A. & Co.....204 Front

Hooper, F. P. & J. A. 4 California

Jones, Richard C. & Co.....739 Bryant

Meyer, Adolph.....1510 Devisadero

Morrison Lumber Co.....732 Brannan

Pope & Talbot.....314 California

Renton, Holmes & Co.....35 Steuart

Scott & Van Arsdale L. Co.....

.....Fifth and Brannan

S. F. Lumber Co.....Third & Berry

S. F. Timber Preserving Co. 223 Folsom

Sierra Lumber Co.....320 Sansome

Simpson Lumber Co.....14 Spear

Truckee L. Co. of S. F. 6 California

Union Lumber Co.....Sixth & Channel

Wigmore, John & Sons Co. 29 Spear

MACARONI MANUFACTURERS.

California Italian Paste Co.....

.....347 Sacramento

MACHINERY AND ENGINEERS' SUPPLIES.

Bay City Engineering & Supply Co. 322 Howard

California Tool Works.....143 Beale

Cyclops Iron Works.....223 Main

Evans, C. H. & Co. 133 Fremont

Garratt, W. T. & Co. Fremont & Natoma

Hall, Robert.....108 Main

Harron, Rickard & McCone. 21 Fremont

Henshaw, Bulkley & Co.

.....Fremont and Mission

Martin Pipe & Foundry Co.

.....33 New Montgomery

Meese & Gottfried Co. 167 Fremont

Moore, Chas. C. & Co. 32 First

Oriental Gas Engine Works. 229 Folsom

Pacific Tool and Supply Co. 467 Mission

Halston Iron Works.....222 Howard

Tatum & Bowen.....34 Fremont

The Compressed Air Machinery Co.

.....26 First

Union Iron Works.....222 Market

MANUFACTURERS' AGENTS.

Eberhard Co. The Geo. F. 12 Drumm

Hughson & Merton.....105 Front

Marsh & Kidd.....522 Market

Poett & Center.....123 California

Robinson & Towart.....226 Bush

MATCH MANUFACTURERS.

Metropolitan Match Co.5 Front

MATTRESS AND UPHOLSTERY.

Schrock, W. A. 21 New Montgomery

MEN'S FURNISHING GOODS.

Atkins, R. C. & Sons. 123 Montgomery

Baumel, Fred J. 1608 Market

Berman, O. 48 Ellis

Brenner-Ulman Co. The 17 Battery

Bullock & Jones Ct. 105 Montgomery

Carter, Frank J. 7 Battery

Cluett, Peabody & Co. 8 Battery

Elrick & Webster. 209 Montgomery

Gibson, J. T. 1204 Market

Greenebaum, Weil & Michels. 17 Sansome

Hansen & Elrick. Market & Third</p

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....230 California

PRINTERS.

Bent & Meyerderks.....40 California
Commercial Publishing Co.....463 Mission
Cubery & Co.....587 Mission
Dempster Bros...Glen Park Av. & Bond
Eastman, Frank & Co.....509 Clay
Freygang-Leary Co.....113 Davis
Hughes, Edward C.....511 Sansome
Janssen Printing & Binding Co.....

Monahan, John & Co.....412 Stevenson
Munk, R.....305 Mission
Murdock, C. A. & Co.....532 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co, The.....656 Mission
Sterett Printing Co.....933 Market
Stuetzel & Co.....109 California

PRINTERS' INK.

Reed & Goodman.....513 Sacramento

PRINTING MACHINERY

Swain, Hadwen Mfg. Co.....215 Spear

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co.....54 Crocker Bldg
De Vecchi, Dr. Paolo.....Crocker Bldg
Flood, James L.....7 Nevada Block
Felton, C. N.....331 Pine
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....987 Bush
Parrott, John.....401 Parrott Bldg
Payson, A. H.....641 Market
Pierson, Wm. M.....324 Pine
Pillsbury, E. S.....105 Crocker Bldg
Law, Hartland.....2304 Van Ness Ave
Mackay, John W.....7 Nevada Block
Marye, Geo. T., Jr.....234 Montgomery
Quinn, John E.....2310 California
Rodgers, Arthur.....16 Nevada Block
Shields Estate Co.....324 Bush
Tevis, Wm. S.....Mills Bldg
Wilson, A. W.....Hotel Richlieu

PUMPING MACHINERY.

Dow, Geo. E. Pumping Engine Co.149 First
Jackson, Byron Machine Works....411 Market

RAILROAD TIES AND TAN BARK.
Bender Bros.....5 Market

REAL ESTATE DEALERS.

Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....10 Montgomery
Baldwin, O. D. & Son.....22 Montgomery
Breese, G. L. & Co.....Hayward Bldg
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co.....20 Montgomery
Bush, David & Son.....20 Montgomery
Center & Spader.....11 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....638 Market
Giselman, William, Trustee.....120 Phelan Bldg
Hendricksen, William & Co.....614 Claus Spreckels Bldg
Heyman, Jacob & Son.....117 Sutter
Hooker & Lent.....14 Post
Investors' Agency, The.....137 Montgomery
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons.....5 Montgomery
McAfee Bros.....108 Montgomery
McElroy, R. D.....4 Phelan Bldg
Oliver, B. P.....114 Montgomery
Patterson, Geo. W. H. & Co.....11 City Hall Sq
Pforr, John.....113 Oak
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan.....304 Montgomery
Shainwald, Buckbee & Co.....210 Montgomery
Smith, Julien.....420 Montgomery
Strassburger, I. & Co.....322 Montgomery
Umbens, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc.....513 California

RECREATION GROUNDS.

Herman, R.....Harbor View Park
REFINERS.

Selby Smelting & Lead Works.....416 Montgomery

RESTAURANTS.

Bay State Restaurant.....29 Stockton
Bergez, John.....332 Pine
Elanco & Brun...N.E. cor. Eddy & Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland.....329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Malfanti, J. & Co.....110 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Geary
Larsen, C. G.....16 Eddy
Loupy, Noel P.....126 Geary
Page & Faich.....Turk and Mason
Peterson, P.....623 Kearny
Pouchan & Schlatter.....33 O'Farrell
Priest, P. & Co.....Geary and Stockton
Ruediger & Loesch.....111 Larkin
Schwarz & Beth...O'Farrell and Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....Market and Park Ave
Young, H. H.....228 Kearny
Zinkand, Chas. A.....927 Market

RIGGERS.

Rice, Peter.....17 Howard
RUBBER GOODS.

Bost. Wov. Hose & Rubber Co.....14 Fremont

BOWERS RUBBER CO.

Geodyear Rubber Co.....577 Market
G. P. and Rubber Mfg. Co, The.....30 Fremont
Morgan & Wright.....305 New Montgomery
N Y. Belting & Packing Co.....509 Market
Occidental Rubber Co.....35 New Montgomery
West Coast Rubber Co.....35 New Montgomery
Winslow, C. R. & Co.....44 Second

SAFES.

Hall's Safe & Lock Works.....605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....33 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister
SCOTCH TWEEDS.

Craig Bros.....120 Sutter

SCREEN WORKS.

Quick, John W.....221 First

SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome
Hillens, F.....200 Davis

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front
SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....1358 Market
Steiger Terra Cotta & Pottery Works
.....1556 Market

SEWING MACHINES.

Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....200 Post
Willcox & Gibbs Sewing Machine Co.
.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.

Hay & Wright.....36 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.

Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market
Balfour, Guthrie & Co.....316 California
Chapman, W. B.....123 California
Delius & Co.....209 Safe Deposit Bldg
Dieckmann & Co.....421 Market
Eddy, Falk & American Trading Co.
.....123 California
Grace, W. R. & Co.....N. E. cor. Cal. & Battery
Johnson-Locke Mercantile Co.....
.....123 California
Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California
Mitsui & Co.....415 Safe Deposit Bldg
McNear, G. W.....326 California
Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co.....310 California
Newhall, H. M. & Co.....309 Sansome
Otis, McAllister & Co.....109 California
Parrott & Co.....306 California
Pike, Chas. W. & Co.....124 California
Pinet, J. Co.....504 Jackson
Plummer, Geo. E. & Co.....54 Steuart
Spreckels, J. D. Bros. & Co.....327 Market
Ulrichs, J. F.....122 Clay
Webster & Dunbar.....304 Davis
Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Ide, Geo. P. & Co.....516 Market
Lautermilch, The L. Shirt Mfg. Co.
.....328 Bush

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SMOKERS' ARTICLES.

Heintinger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Glootz.....307 Sacramento
Lille, Charles...N.W. cor. Bay & Webster
Lohn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA WATER MANUFACTURERS.

Becht, J. G. & Co.....304 Stockton
Belfast Ginger Ale Co...Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

SPORTING GOODS.

St. Germain Billiard Co.....17 Fremont

STAMP DEALERS.

Makins & Co.....506 Market
Sellschopp, W. & Co.....118 Stockton

STARCK MANUFACTURERS.

Everding, J. & Co.....48 Clay

BOWERS RUBBER CO.

Geodyear Rubber Co.....577 Market

G. P. and Rubber Mfg. Co, The.....30 Fremont

Morgan & Wright.....305 New Montgomery

N Y. Belting & Packing Co.....509 Market

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MERCHANTS' ASSOCIATION REVIEW.

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Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR

A HINT FOR SUPERVISORS. To the members of the Board of Supervisors. Gentlemen: The REVIEW advises you to study the result of the poll of the Merchants' Association on the liquor license question, printed elsewhere in this issue. It is instructive and straight to the point.

The Merchants' Association is a representative body. Its membership is not confined to any class or clique. Almost every department of business is represented in it, INCLUDING THE LIQUOR INTEREST. On its rolls you will find doctors, lawyers, druggists, tailors, lumber-men, cigar dealers, capitalists, carpenters, plumbers, architects and undertakers.

These men are representative of the community. They are men who have a stake in the city, and are concerned for its welfare. Hundreds of them are especially and intensely interested in the proper conduct of the municipal government. They have taken the trouble to express themselves on the liquor license question because they know that good municipal government is intimately concerned in it, and because they know that no city administration can do the people justice if it licenses saloons for \$81 a year.

An overwhelming majority of them has voted to raise the license, and a big plurality of this majority wants you to put it at the flat rate of \$400 for all saloons and let those that can't pay it go out of business.

The Board of Supervisors can not afford to shirk its responsibility in this matter while the city's children are being crowded out of its tumble-down substitutes for school houses, and the indigent sick are kept in a hospital that would disgrace a land of barbarism.

It is rather odd to think of Gov. Brady planting a tree in Golden Gate Park to emphasize the friendly relations between Alaska and California. We had about acquired the habit of looking on Alaska as a California county.

THE GROWING VALUE OF CITIES. In its distinguishing features the modern municipality is a recent invention. The city conveniences and comforts which we have come to regard as among the essentials of civilization are all discoveries of recent years, and have won their way into favor over the opposition of an often powerful conservatism. It is only in the later day that people have begun to appreciate what they can do for themselves when acting in concert for the furtherance of common ends.

English cities of a few centuries ago were terrible places, mere knots of the human swarm that had not yet learned how to care for themselves. They had no gas, seldom any reliable

water supply, no sewers, no sanitation, no fire protection, no street lighting, no adequate police. Sidewalks were unheard of, streets were choked alleys, gutters were open drains. When gentlemen met they fought duels to determine which should walk in these kennels or cease to walk at all. If robbers wished to stop a coach, they had but to wait at the right place and it would be at their mercy, bogged down to the hubs in a bottomless road. The opportunities for recreation were reserved for a few, and consisted in gambling at the court of some profligate king or noble, or seeing plays that would shame a modern "Midway Plaisance."

Houses were inflammable as hay. Bathing was a lost art of the classic age. The town was a fire trap and a pest hole, and the people were fortunate if after a brief period of comparative immunity the fire got ahead of the pestilence and effected a cruel purification. If it came after, it was still a blessing, as, by destroying their contaminated dwellings it saved the survivors from extinction.

The city of the seventeenth and eighteenth centuries was dirty, dangerous and vile. Its inhabitants were pitied and contemned by the more fortunate dwellers in the country, whose state seemed by contrast infinitely cleaner, healthier, happier and more favorable to upright and moral living.

A great deal of the city's bad odor still clings to it; yet a change has taken place that in the opinion of observing men has reversed the moral status of city and country life. Scientific and social progress have affected the city first. People have left the country for the city in tremendous numbers, a movement partly due to the displacing effect of machinery, but largely also to a general recognition of the fact that the conditions of existence have become better, purer, more moral in the city, and the opportunities greater for schooling and for that larger education and more valuable discipline that comes from human association under the right auspices. The city that was a short while ago a mere aggregation of human cells has become a highly developed organism, with specialized members, definite needs, and ordered functions. It is growing a nervous system. A certain measure of civic spirit prevades it, so that it is recognized that what harms any part of it harms the whole. In the light supplied by this newly awakened intelligence, the slums of the town of to-day have been made vastly better than the best quarters of the city of two or three centuries ago.

Yet the improvement has only begun. We have but commenced to learn how to build a sewer, hardly how to pave a street. As for keeping either one clean and in repair, those things are still in the experimental stage. One-third of the population of the country lives in cities, and is hardly yet conscious of any but its most primitive and rudimentary needs. The most progressive part of it is still busy with the kitchen arrangements—the water and fuel and food supplies, the laundry, the plumbing and scavenging, the guidance and control of the servants, the petty and sordid details of "municipal housekeeping."

The advance guard may look forward and see, but the followers are still but dimly conscious of, those higher needs of the mind and soul that are some day to be served by the realization of the "city beautiful." Yet this consciousness is dawning. What a few enthusiasts diffidently propose at one stage, is often demanded at another by the whole public. The improvement in city life that has grown in the last two hundred years will probably be distanced within the next fifty and the denizens of the San Francisco of that day will look back upon the San Franciscans of the present and say of them with some condescension, "They

did the best they knew how, but their city was a poor place. Its water front was a shabby slum apparently devoted to the sale of steam beer, its wooden wharves often tumbled into the water, its commerce was taxed and restricted, its streets were in a desperate state of dilapidation and foulness, its pedestrians were in constant peril from numberless trucks drawn by half-trained animals. It was poor in gardens, statues, and works of art. Its streets were bare of trees and their straight and formal vistas were disfigured by a haphazard architecture devoid of uniformity and design and whose grotesque forms were embodied in wood, brick, stone, plaster, galvanized iron and imitations of any or all of these at owners' discretion. Its hills were obstructions to traffic without being points of beauty or places of enjoyment. Its theatres were conducted any way to make money, and what little open air music it enjoyed was grudgingly contributed by the street car monopoly for selfish ends."

Yet such a city is the hope of the toiler on every farm and in every mine. He knows it will furnish increasingly better conditions for himself and his family if he can only reach it and maintain himself there. Far from being a deplorable tendency, the desire of men to live in cities is one of the most praiseworthy expressions of their desire to make the most of life. And if they cannot reach the metropolis they do best for themselves when they reproduce its better social phases in their smaller country communities.

As the city grows in conveniences, in comforts, in attractiveness and size, in the wealth of art and the opportunities of life, it becomes more and more valuable to humanity. A city is a public trust, and its citizens are trustees. It is their duty to labor for its welfare and advancement, and, since individual effort has been found of small avail compared with the efficiency of organized effort, to promote progress through organization and the concerted and unselfish endeavor that organization begets.

When San Francisco lights herself up for the Biennial Gathering of the Knights of Pythias in August, the street illuminations will be under the direction of the Department of Electricity; and Mr. Hewitt, chief of that department, is expected to produce some strikingly beautiful effects. By way of suggestion, the REVIEW presents illustrations of street illumination in Paris, where remarkable results have been secured by departing from straight lines and taut wires, and using festoons and Venetian masts. The illustrations are from the *Street*, a London publication. With them are presented a view of the San Francisco City Hall, where the method of picking out architectural lines with electric lights has been used to the best possible advantage.

Senator Hanna and his friends are fastidious about isthmian canals. A canal to suit them has not yet been planned and never will be.

Whether a man shall retire at sixty or eighty all depends upon the man. Retiring at sixty, as Mr. Carnegie says, seldom brings the happiness expected, "because so many having the abundance to retire upon have so little to retire to."—*Chicago Record-Herald*.

The successful director of industry is the man who knows how to delegate authority to his subordinates, allowing to each, within his proper sphere, independence of action limited only by responsibility for results.—*Railway World*.

Merchants' Association

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

THE COLUMNS OF THIS PAPER ARE FOR THE DISCUSSION OF IDEAS, BUT THE VIEWS PRESENTED ARE NOT NECESSARILY THOSE OF THE MERCHANTS' ASSOCIATION.



VOL. 6.

SAN FRANCISCO, CAL., AUGUST, 1902.

No. 72.

ASSOCIATION WILL WORK FOR A HIGHER TAX ON SALOONS.

Board of Directors Decides to Carry out the Expressed Wishes of the Members by Taking up the Movement for an Increase from the Present Rate of \$84 to one of \$400 a Year.

WHEREAS, a poll of this Association has shown that a decided majority of its members are in favor of an increase in the Retail Liquor License in San Francisco, and

WHEREAS, a large plurality of said members are in favor of fixing such license at a uniform rate of \$400 per annum for all retail liquor dealers in San Francisco, instead of \$84 as at present, therefore be it

RESOLVED, by the Board of Directors of the Merchants' Association, that said Board proceed to use all means at its command to secure an increase of said retail liquor license to \$400 per annum; and be it further

RESOLVED, that a Special Committee of three be appointed by the Chair to take charge of the work, with full power to act.

The Board of Directors of the Merchants' Association has determined to take vigorous measures toward securing an increase in the retail liquor licenses to \$400 a year.

At a special meeting held on July 18th it was decided without a dissenting voice to carry out the expressed will of the majority of the Association's members by having the license increased at the earliest possible date, and the resolutions that stand at the head of these columns were unanimously adopted. In accordance with those resolutions, three members of the Board were appointed a committee to take particular charge of the work and push it to a conclusion.

This committee will carefully examine the ground, look into all the law and circumstances of the case, consult expert counsel, find out what can be done and the best way to do it, employ such clerical force as it needs, and finally adopt and execute a plan which will result either in proper taxation of the saloons of San Francisco or in demonstrating to the people the inade-

quacy and injustice of the laws that govern the situation at present. Of a failure of public support there is no fear.

In spite of the fact that the publication of the results of the voting down to the latter part of July led nearly all the members favorable to the present nominal license of \$84 to send in their ballots, while it probably induced a corresponding carelessness on the part of those favoring an increase, the announced ratio of 14 to 1 was hardly affected, the actual majority now standing at more than 13 to 1.

Since the publication of the July REVIEW the total vote of members on the question of increasing the license has swelled to 858. This is the largest vote ever polled by the Association on any issue, and shows that more members are interested in this question than in any that has ever come before the Merchants' Association. It may fairly be considered a test of opinion in the San Francisco business community and an accurate reflection of the most enlightened sentiment on municipal affairs. The most noteworthy

features of the balloting are to be found in the following table:

	IN FAVOR.	OPOSED.
Increase	775	59
Flat Rate	642	168
Graded License	180	615
For a Flat Rate of \$400	363	134
For a Smaller Rate	134	230
For a Larger Rate	230	134

In view of the united sentiment manifested at the Association's annual meeting on May 28th, when the resolution calling for a ballot was adopted, of the sustained interest in the proceeding, shown by the unprecedented vote, and of the overwhelming majority in favor of increasing the license, the Board of Directors of the Merchants' Association felt that it could not discharge its obligations without doing all

in its power to carry out the wishes of the greater number of the members. And inasmuch as a heavy plurality of those voting had united on the \$400 rate (the average among Pacific Coast cities) as the proper one for San Francisco, it was determined to bend the energies of the Association toward having the taxation of saloons set at that figure.

The matter is already moving. Counsel is being consulted as to the best method of proceeding. The steps to be taken will be carefully debated in all their bearings, and when decided upon they will come as near being the right steps as good business sense and trained legal talent can discover. If they fail, other means will be tried until the way is found that will lead to success. There is no disposition to substitute one injustice for another, but there is a settled resolution to alter the present abnormal condition of fiscal arrangements, under which the city has accumulated more saloons in proportion to population than any other first-class municipality in America.

MARKET STREET WILL BE KEPT CLEAN AT NOON.

Without Extra Work, Sweeping will be Continued During the Two Hours Heretofore Omitted.

A noticeable improvement in the cleaning of Market and other down-town streets has been effected within the past two weeks. Arrangements have been made whereby the sweeping of the city's busiest thoroughfares will not have to be interrupted at any time during business hours.

For a long time great annoyance has been caused by the accumulation of dirt on Market street during the two hours' interval from 11 A. M. to 1 P. M., in which no regular street cleaning was done.

In order to bring the work within the required eight hours, it has been necessary to discontinue sweeping for two hours in the middle of the day, instead of one hour as was formerly done. The Merchants' Association has frequently urged that some method be adopted to overcome this difficulty, particularly along the busiest portion of Market street. A plan recently put into effect by the Board of Public Works and the contractors appears to have solved this problem to a great extent.

Two extra shifts of men are detailed to clean Market street, from Second to Eighth streets, and the first two blocks on Montgomery and Kearny, during the noon interval. One shift works from 11 to 12 and the other from 12 to 1.

The men are taken from streets which are least travelled, and in order to make up for the extra hour, quit work at 4 P. M., instead of 5 P. M.

COMPETITIVE EXAMINATIONS.

Nearly all the arguments against a pretty strict adherence to competitive examination ignore the invariable rule in all services where such examination is employed, that the successful candidate secures nothing but the right to a trial in actual work, and if on that trial he is shown to be deficient he can be dropped.

It is not surprising that the opponents of the merit system for selfish motives—the spoilsmen, in short—should ignore this important element in the scheme of appointing after competitive examination, for it is the one that they are least able to deal with. It is a little surprising, however, that some of the professed friends of the merit system should fail to see and to insist on the facts and the inevitable inference from them.—*Good Government.*

CITY TAKES A BACK SEAT ON SWEEPERS' COSTUMES.

Reverts to a Discarded Practice, and Leaves the Safest and Most Suitable Uniform for Street Cleaning Purposes to Other Municipalities.

STREET SWEEPERS BADLY HURT.

Men Without White Costumes are Run Over, and Sustain Painful Injuries.

A street sweeper was knocked down and run over by a team on Drumm street, between California and Merchant, on Saturday, July 19th. His foot was badly injured. Another was knocked down by a team on Montgomery street, between Pine and California, on July 23d.

These are the first of a series of similar injuries to these workmen that may be expected to result from the discarding of the white costumes.

wearer to the risk of injury from reckless drivers. Before the white costumes were prescribed in the street-sweeping contracts the men were frequently hurt, and at least one of them is a cripple yet from injuries inflicted by a delivery wagon.

As soon as the white costumes were adopted the accidents diminished. The men were conspicuous half a block away. Their clothing was a sort of badge of office, and in addition to making them more easily seen in a moving crowd, it proclaimed that the wearers had a duty to perform in the midst of the traffic; that they were entitled to be in the street continuously, and that drivers were under obligation to look



STREET SWEEPERS OF DETROIT.

Municipal Journal and Engineer.

It was predicted in the Review last month that just such accidents would follow, and it is significant that the prediction has been fulfilled within the first three weeks.

When the men wore white, only three of them were hurt during an entire year.

In case any one should suppose that the demand for white costumes for street sweepers is merely the fad of a few local theorists, the REVIEW presents a photograph of part of the street-cleaning brigade of Detroit, said to be the most efficient force of the kind in the country. The picture is taken from the *Municipal Journal and Engineer*, published in New York. It illustrates the practice in the street-cleaning department of one of the most progressive and beautiful municipalities in America, a city which is the pride of every one of its inhabitants, and which is rapidly becoming one of the great centers of population and wealth in the Middle West.

Until a month ago the same practice ruled in San Francisco. Her street-cleaning force wore neat, white clothing, which distinguished the men in the down-town streets, and which was a source of some pride to San Franciscans, and a reminder to visitors of the activity and efficiency of the municipal government. The use of these costumes was due to the work of the Merchants' Association, and its purpose was just as practical as street-cleaning itself. During the eight months in which this Association cleaned the down-town streets its officers learned by experience that no ordinary, dark clothing can be a suitable costume for a street sweeper. Such clothing not only looks badly, but exposes the

out for them especially. Nor was this experience peculiar to San Francisco. It has been the controlling motive in every city of any consequence that employs a street-cleaning brigade. Nowhere except in San Francisco has anybody in authority seriously thought of dispensing with the white costumes, and not even in San Francisco have there been any audible objections from any considerable number of their wearers.

The persons who induced the Board of Works to omit white costumes from the street-cleaning specifications, and who probably do not represent the body of men their interference has affected, have done the city damage and the street sweepers no kindness. They have deprived the streets of an interesting feature of civic activity, and they have made street-cleaning a more dangerous occupation than it need be.

Inevitably there will be accidents and men will be crippled. Many would like to resume the white clothing to-day, but dislike to do so unless the practice can again be made general. And until it is made general, either by including the requirement in the contracts or through voluntary action of the men, just as plasterers and painters wear white voluntarily, the street-sweeping force of San Francisco is going to compare disadvantageously, in appearance, with those of other cities, and the impression on intelligent visitors is going to be less favorable in consequence.

Indianapolis has the best schools in the west. The school board gives the superintendent plenty of power and he chooses the best teachers and gives them plenty of power.

MORALS OF TRADE TO BE TAUGHT IN THE UNIVERSITY.

Why and How the Ethics of Business Life will Receive Consideration as a Part of the Curriculum at Berkeley.

Written for the REVIEW by H. Weinstock, Founder of the Barbara Weinstock Lectureship in the College of Commerce.

Mr. H. Weinstock of Sacramento has presented to the University five thousand dollars for the endowment of the Barbara Weinstock Lectureship on the Morals of Trade. The appointment of the Weinstock Lecturer must be made not less than six months before the lecture is delivered. The endowment will provide for the expenses of an annual lecture, and for its publication and distribution. The choice of the Weinstock Lecturer is not restricted to any especial profession or vocation. He may be either a professional or a business man, and he may be a professor of the University, but in that case the lecture must not be delivered as a part of the speaker's usual routine of instruction.—University Chronicle.

Every man in business should read "The Communism of John Ruskin." In the chapter entitled "The Roots of Honor" the author points out, with wonderful clearness, the true functions of the merchant and the manufacturer. He shows that the world honors the soldier because he holds his life at the service of the State; that our chief respect for the lawyer depends on our belief that, set in a Judge's seat, he will strive to judge justly, come of it what may, and that, in all important acts of his life, justice shall be first with him, and his own interests second; that in the case of the physician the ground of the honor we render him is, that we should shrink from him in horror if we found him regarding his patients merely as subjects to experiment upon; and that we respect the clergyman on the presumed ground of his unselfishness and serviceableness.

He points out that the reason why the efficient members of the so-called liberal professions are still, somehow, in public estimate of honor, preferred before the head of a commercial firm, lies in the fact that the merchant is presumed to act selfishly.

PROFIT IS NOT THE MERCHANT'S TRUE FUNCTION.

He goes on to show that "The soldier's profession is to defend the Nation; the preacher's to teach it; the physician's to keep it in health; the lawyer's to enforce justice; the merchant's to provide for it." It is no more the merchant's function, he says, to get profit for himself out of that provision than it is a clergyman's function to get his stipend. The stipend is a due and necessary adjunct, but not the object of his life if he be a true clergyman, any more than the fee is the object of life to a true physician.

"Neither is his fee," Ruskin says, "the object of life of a true merchant."

All three, if true men, have a work to be done irrespective of fee; to be done even at any cost.

Continuing, he says, two main points the merchant has in his providing function to maintain: First, his engagements, and, secondly, the purity of the thing provided; so that, rather than fail in any engagement, or consent to any deterioration, adulteration or unjust and exorbitant price of that which he provides, he is bound to meet fearlessly any form of distress, poverty or labor which may, through maintenance of these points, come upon him.

Ruskin, while far from being a visionary, was one of the century's highest idealists. If his standards can be attained, the world will indeed have reached a high degree of perfection. If all men engaged in commerce would look upon business through the eyes of Ruskin, trade would soon rank in honor with the professions, and

even the nobility would esteem it a privilege to be numbered within its ranks.

COMMERCIAL HONESTY DOES INCREASE.

Despite all that can still be said against trade practices, against the business lies that are told, the false weights and measures that are used, the trade frauds to which the public is subjected, we are, commercially, nearer the standard fixed by Ruskin than ever before in the world's history.

Man's confidence in man is greater than ever before, the commercial loss through fraud and dishonesty is constantly diminishing and standards are slowly but surely moving upward. The honest man's chances for success in business are better than ever before, and the dishonest man's chances for lasting commercial success are less.

To grow rich by failing in business is no longer regarded as an act of cleverness. The professional bankrupt finds it more and more difficult to get credit. He soon discovers that even his cash will not win for him the attention that his poorer neighbor commands simply by his character.

Education has done splendid service in raising commercial standards. As a rule, the high-toned business man is enlightened, and, as a rule, the dishonest, unscrupulous man in business is ignorant.

Great aid in the direction of raising commercial standards may be rendered by the further spreading of knowledge and enlightenment.

YET THE BELIEF IN DISHONESTY LINGERS.

There are still many misguided men in business who imagine that there can be no success without false weights and measures, without lies and deceit. It is the duty of every man in business, who loves the work in which he is engaged, to do whatever he can to correct this mistaken notion, and to arouse the same sense of honor in the circles of commerce that, as a rule, is found in professional life.

In the decades to come men will take as much pride in being engaged in trade as men always have taken in being members of a liberal profession.

It seemed to me that a step toward hastening such a day might be taken by inviting the best thoughts of some of the country's best minds on the subject of "The Morals of Trade."

What better platform for the expression of such ideas than that furnished by the College of Commerce of the University of California?

What better way to spread such thoughts than by means of their free distribution in printed form?

What better way to train the mind to higher commercial standards, not only of the youths

who are seeking a University education and who have in mind a business career, but also the minds of many engaged in business who have not had the benefit of a college training?

BEGINNING A HELPFUL MOVEMENT.

It seemed to me that such a step might set in motion a commercially educational force which would prove far-reaching in its influence and most helpful in raising business standards.

They were thoughts such as these, that prompted the recent establishing of the lectureship on "The Morals of Trade" in connection with the College of Commerce of the University of California.

Let the hope be expressed that this is but the beginning of a movement which may be taken up by abler and wealthier men in business and broadened in many ways.

A growing literature on "The Morals of Trade," representing the best thought of our best minds, is likely to live and to do splendid service in elevating commerce and in raising its standards.

ADDITIONS TO THE CITIZENSHIP.

Immigration, Chiefly from Italy, Increased Last Year Over 32 Per Cent.

Immigration in the fiscal year 1902, increased to 648,743 immigrants and 82,055 other alien passengers, or a total of 730,798. This was larger than the figure for 1901 by 160,825 immigrants, or over 32 per cent.

The movement has decreased from Ireland, China and Turkey in Europe, and has increased proportionally in the order named, from Austro-Hungary, Italy, Russia and Finland, Japan, Sweden, Germany, Norway, Greece and Denmark. The largest numbers came from the following countries:

Italy	178,375
Austro-Hungary	171,989
Russia and Finland	107,347
Sweden.....	30,898
Germany.....	28,304
Norway	17,484
Japan	14,270
England.....	13,575

One of the public playgrounds in Kansas City is to be fitted with a shower bath for children. This is a good example for other cities to follow.—*Municipal Journal and Engineer*.

YOSEMITE NEEDS GREATER STATE CARE.

Legislature Should Make More Liberal Provisions for Keeping Roads Sprinkled, and Visitors should be Compelled to Keep the Floor of the Valley Free from Tin Cans and Other Rubbish.

Written for the REVIEW by Frank J. Symmes, President of the Merchants' Association.

Californians have much reason to be proud and to rejoice at the many wonders of their state, but they should not shirk their own responsibilities and rely altogether upon the works of the Creator. Man has not yet done his duty in California and his labors have been too often directed toward the destruction of the great works of nature, instead of toward their preservation. Rincon and Telegraph hills have been slashed and gashed and nearly ruined; the hills of the Potrero and the Twin Peaks can already behold their doom unless some one comes soon to their relief, and in spite of the Guardian and Commissioners of the Yosemite Valley the desecrating hand of twentieth century man is already leaving its mark upon this wonderful masterpiece of the Almighty.

CALIFORNIA IS RESPONSIBLE.

By an Act of Congress in June, 1864, the National Government ceded to the State of California that tract of land, about twelve miles long and three miles wide, covering the Yosemite Valley and the adjoining mountain heights—together with an additional tract known as the Mariposa Big Tree Grove—that these world-wonder possessions might enjoy a local management and protection, and the California pride have a fitting subject for its exaltation.

That these marvelous works of nature are appreciated beyond the state is evidenced by the registration, in the valley, of visitors from every nation of the globe. Side by side with the names of travelers from every important city and many obscure towns in our own country, one finds the names of tourists from London, Paris and Vienna; from Batavia, Calcutta and Hong-Kong. The visitors to the valley for this summer already number six thousand, and this number will be doubled before the season is over.

TOO HUNGRY FOR FAME.

Nearly every one of these persons leaves his mark, and many succeed in making it ineffaceable for years. Here, where the Creator has executed this work of greatest glory and magnificence, man has entered and left his trail of desecration, dust and dirt.

Along the roadside, within the transparent waters of the limpid stream, at the foot of the glittering falls, by the side of the winding trails and at the tops of the highest peaks, may be found the everlasting tin-can and the wonderful wooden pie-plate. Two-thirds of the visitors are campers. Behind them they leave the customary marks of their sojourn, and anywhere and everywhere may be found the ragged remains of some once-useful raiment—whilst the names of Lulu Jones and Billy Smith are carefully carved upon the noblest trees and painted upon the everlasting rocks.

At the foot of the mighty monarchs of the forest lie, more yellow than ever, the ragged remnants of the would-be monarchs of the daily press.

CRYING OUT FOR SEPULTURE.

And yet one is so inspired by the majestic surroundings that he is able to look over and around these ugly blots upon the landscape; but one's enjoyment would be far greater without them. They are not needed and should be prevented. With the increasing number of tourists, it will soon be necessary to provide for a decent burial for these dead remains of the past, and the sooner the better, not only for the credit of the Californian, but for the pleasure of the foreigner.

The legislature should deal with the Yosemite Valley as a petted child of the state. It is an endowment of the Creator in which any state or

nation should rejoice, and it should be cared for with the utmost liberality and wisdom.

Let our legislators consider for an instant, what Massachusetts, New York or Ohio would do for a Yosemite within their borders—and let them prove to the world that we fully appreciate the blessings which have here fallen to us.

MONEY WELL SPENT.

The citizens of California will never complain of liberal appropriations honestly expended in this locality. The expensive roads leading into the valley which have been built by private enterprise, should be taken over by the state. The way to the valley should be made as easy and inexpensive as possible for the traveler by stage, and the citizen using his own conveyance should be permitted to enter free of toll.

At the present time it may be necessary to encounter the customary trials of dust upon the mountain roads, but surely there can be no excuse for dusty drives upon the floor of the valley itself.

Experience has declared that the cheapest way to preserve a driveway is to keep it carefully watered. Santa Clara County sprinkles two hundred and fifty miles of roadway and the great State of California can ill afford to neglect the few miles which direct the visitor amidst these great marvels of nature.

LAY THE DEAD SOLDIERS TO REST.

Let the Commissioners free their roadways from dust and require that the tourist bury his own "dead soldiers," his pie plates and his cast-off raiment; let the guides be appointed as deputies to aid in the execution of these laws; and let the silly scribbler, the clever advertiser, and the vandal desecrator be forbidden the exercise of their talents within the limits of this wonder-spot of the world.

Yosemite Valley, July 20, 1902.

GROOVED GIRDER RAIL WINS IN SAN FRANCISCO.

Through the Association's Efforts the Unsightly and Dangerous "T" and Flange Car-Tracks Will Gradually be Superseded in the Principal Streets.

Written for the Review by L. M. King, Secretary of the Merchants' Association.

San Francisco will have the grooved rail. The Merchants' Association has secured the assent of the street railway companies to the proposed ordinance requiring grooved girder rails to be used in all future construction and reconstruction within a prescribed district in the City and County of San Francisco.

In 1898 the Merchants' Association, through its representative, made a personal investigation in the principal Eastern cities of the merits of this rail for street railway tracks and the extent to which it was used then. The advantages to the public in the improved appearance of the streets and the freedom from obstruction to

vehicles was so apparent that the Association determined, if possible, to secure its use in San Francisco.

Strong opposition by some of the street railway companies prevented the accomplishment of this improvement at that time. The association, however, continued to agitate the matter, and recently it seemed that the time was opportune to press the question.

Conferences have been held by the officers of the Merchants' Association with representatives of the United Railways and the City Engineer, with the result that the railway company has withdrawn its objections to the grooved rail,

and an ordinance was prepared under the direction of the City Engineer and the Association's attorney which has been favorably acted upon by the Street Committee, and, upon the Committee's recommendation, has been adopted by the Board of Supervisors.

This ordinance requires that, after January 1, 1903, only grooved girder rails shall be used in all new construction, and when any of the present tracks are replaced for a distance of one block or more. This applies to all streets, except those paved with macadam, throughout the business and residence sections, within a prescribed district, and having a grade not exceeding six per cent.

As the life of the present rail is estimated to be about fifteen years, it is expected that within the next twelve or fifteen years grooved rails will be in use on all of our principal streets.

Correspondence should be indulged in temperately, if at all. When a man writes a letter he makes evidence.

CHICAGO'S MUNICIPAL LODGING HOUSE.

How the Human Flotsam-and-Jetsom of a Great American City is Scientifically Cared for and Returned to the Ranks of Industry.

Written for the REVIEW by Raymond Robins, Superintendent of the Municipal Lodging House, Chicago.

The first attempt in the West to apply a scientific method of treatment and a business organization to the solution of this most difficult problem in modern municipal correction has been in operation for three months.

Over six thousand homeless and indigent men have been housed, bathed and fed for from one to four nights. Of this number twelve hundred and six have been given employment through the bureau of the Chicago Municipal Lodging House, and some 70 per cent permanently replaced in the ranks of industry.

Every evening at 12 South Jefferson street, for the past three months, from twenty-five to one hundred and forty hungry and homeless men have stood up for registration. The police



RECEIVING THE GUESTS.

officer in charge separates this group into two lines—first-nighters and those previously sheltered. As the newcomer steps up to the desk the registration officer, with a pile of blank cards before him, begins his inquisition.

A SEARCHING EXAMINATION.

Name and age, place of birth, length of residence in the State and city, occupation, with the names and addresses of his last three employers, and when and how long he worked for each—all this and more goes down in black upon the white. The man is given two duplicate numbered checks tied with a string, and now begins his ascent toward supper, a bath and a bed. Woe unto him if he has been led by fear, or vain desire to deceive, and has lied while telling his brief but pointed story. Within twenty hours his tale is brought to proof, and at the Chicago Municipal Lodging House, as in that better land, a liar is an abomination. Once discovered, there he may not enter into rest again.

Entering the first room upon the second floor, and sitting down upon a wooden bench before a plain board table, our lodger receives his one-third loaf of fresh bread, with a pint cup of good hot coffee. This dispatched, he is ushered into a large room supplied with more benches, and, directed by the attendant, he walks to the dispensing window of the sack room.

BAD FOR MICROBES.

Here he gets a large-meshed clothes sack, and upon this fastens one of his duplicate checks. Sitting down, he forthwith "shucks" himself, and every rag of clothing—hat and shoes and all the contents of his pockets—is put into this sack. The draw strings pulled and tied, this bag is taken to the fumigating room and subjected for some eight hours to the fierce, destroying fumes of ten pounds of rolled brim-

stone sulphur, burning out all life within it.

Next in order is the bath. This is administered in an open, well-lighted room, eighteen by twenty-four feet, containing eight hot and cold showers, strong soap, brushes and towels without stint. Should this job be poorly done through laziness, repugnance or unfamiliarity with the task, the officer in charge returns him, willy-nilly, and should the lodger seem unequal to the labor, a husky attendant does him to a turn, and he comes forth, if not as beautiful as the lily, surely with a not unpleasant thinning, and, if cleanliness be next to godliness, then much nearer the Almighty than he has been for many days.

BILL OF HEALTH, OR THE HOSPITAL.

Putting on a pair of carpet slippers and arrayed in that informing fashion that prevailed in Eden before the fall, he presents himself to the skilled and keen discernment of the examining physician. This inquisitor, having found the facts of our lodger's physical condition, writes them down upon the same record card that holds his story given at the desk below. He is now recorded beyond the possible success of "fake" excuses in an attempt to evade his reasonable stint of labor on the morrow. Any victim of an infectious disease is forthwith sent to the isolation hospital. Should he need vaccination, it is done at once, and he is safe from acquiring or disseminating smallpox for at least a year. This service alone is worth the cost of the Municipal Lodging House to the people of Chicago.

CLEAN, SWEET REST.

His physical examination finished, our lodger dons a clean night robe, and, going up another flight of stairs, finds himself in a warm dormitory. (There are two sleeping rooms, each containing one hundred small enameled iron beds supplied with a spring mattress, blankets and pillows.) Here he is met by an attendant, who takes him to a bed of corresponding number with his check, and our lodger enters into silence—and perchance a dreamland musing over better days.

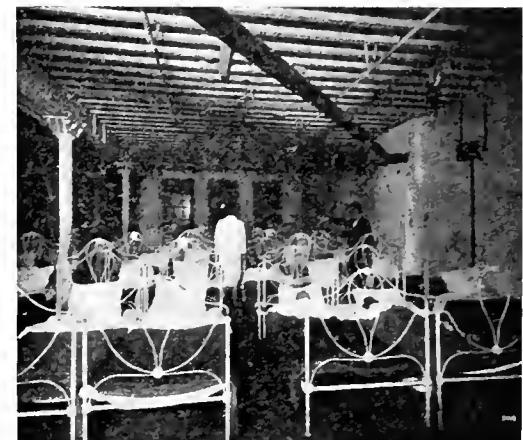
At half-past five each morning all the men are called, and, coming down to the dressing-room, each gets his sack of clothes. After toilet and a breakfast of just the kind, quality and size of the supper supplied the night before, our lodger with his fellow sojourners for the night is sent to the office for distribution.

THE CHANCE TO WORK.

When all the men have filed in, the superintendent calls attention to the rules of three hours' labor on the city's streets for all able-bodied men, and then explains that the city's interest is in having her citizens engaged in honest, independent work, and if they have a fair chance for remunerative employment for that day, and can tell a straight story, they will be excused from street work and sent at once upon their way to industry. The warning follows that each man's story will be investigated before the going down of the sun, and if he is found a liar the Municipal Lodging House is closed to him forever and a day.

Now begins the rarest chapter in all the book. Hard-luck experiences, stories of dissipation, disease, accident, industrial displacement, and fairy tales that would turn Hans Andersen green with envy, flow like a troubled river for

an hour and a half. All the evils in Pandora's box have here a victim, and every vice a votary, but John Barleycorn is easily the greatest po-



HAPPY DREAMS.

tente among them all. Fully seventy per cent of the unfit are his vassals, and carry his stamp upon their brows. With the handicap of the record card, containing last night's story in black and white against him, the only way of safety for the lodger is the truth. If he varies a hair's breadth from his original story he is promptly brought to book and checked into the street gang for three hours' labor with a hoe. As the cases are disposed of, three main classes of the able-bodied are formed.

PROMOTION IS RAPID.

First—Those who have secured employment for themselves, and can return that day into the ranks of industry.

Second—Those who have worked, and worked well, upon the streets the previous day, and, their references having been investigated and found good, are to be sent to those firms and corporations that employ worthy men from the Municipal Lodging House. If there is no employment reported for that day, these men are given the entire day to seek for work.

Third—"First-nighters" and others whose record is not satisfactory, and who must work upon the streets if they lodge at the city's charge.

The first class go at once, taking a card to be signed by their employer or foreman, and which is returned by mail or otherwise to the Municipal Lodging House.

The second class are sent to those public-spirited firms and corporations that, seeing the value of the work of the Municipal Lodging House, give it the substantial co-operation of employing the worthy lodgers whenever they have vacancies.

The third class are taken in charge by a foreman of the City Street Department, and under the supervision of an officer of police, are required to work three hours upon the city streets. Each of these men is given a card, and when his stint of work is finished the foreman writes a record of the quality of the lodger's labor upon this card and attests it with his signature.

THE SICK ARE CARED FOR.

When these classes are disposed of there yet remain the crippled, sick, physically incompetent and delinquent class. The Municipal Lodging House, as a clearing house for the indigent, endeavors to secure the final disposition of each

case. In making this distribution a single night's registration sometimes calls into helpful co-operation nearly all the charities, public and private, in Chicago.

THE RESULTS IN HUMAN VALUES.

We have been able to help into honorable independence many worthy but temporarily displaced men, to return some truant youths to their homes, to uncover not a few professional loafers, and "barrel house bums," and to re-



BREAKFAST.

duce greatly the number of able-bodied vagrants in Chicago.

A four-story building centrally located and equipped to house and feed daily 200 men is the center from which is intelligently administered this self-help, charity and correction.

The total cost of renting and equipping this plant was less than \$6,000. The annual cost will be under \$15,000.

The Chicago Municipal Lodging House has come to stay.

A FEW THINGS OWNED BY BRITISH CITIES.

Miscellaneous Assortment of Hammam Baths, Oyster Beds, Golf Links and Rabbit Holes.

Here are some of the articles which advocates of municipal ownership have led certain British municipalities to acquire or establish:

Turkish baths, owned by the cities of Leamington and Harrogate. Liverpool is preparing to erect the finest Hammam in Europe.

Municipal lectures, established in Glasgow, in addition to that city's ownership of water works and ear lines.

Fireworks displays, given at municipal cost by Harrogate.

Laundries, Liverpool.

Shares in ship canal, Manchester.

"Municipal Palace," Glasgow.

Business premises for renting, soon to be erected by Sheffield.

Rabbit warren, Torquay.

Oyster fishery, Colchester.

Sterilized milk, supplied by St. Helen's.

Crematorium, Hull.

Race tracks, Doncaster and Chester. Doncaster conducts its own races.

Golf links, Bournemouth.

Hotels, Bradford and Liverpool.

Docks at Bristol, Bristol.

One castle, Newcastle.

Local universities, Birmingham and Nottingham, with Liverpool to establish one in the near future.

Municipal organ, with salaried organist, Liverpool.

Hereafter, heavy wagons in Seneca Falls, N. Y., will have to be equipped with four-inch tires.

WORK OF THE DIRECTORS.

Owing to the absence from the city of a number of Directors during the month of July, only one special meeting of the Board has been held during the month.

NEW MEMBERS.

The following five firms have been elected members since the last report:

Baker Vawter Co., Auditors and Accountants,	.....	Rotunda—Mills Building
M. Rothschild, Ladies' Tailoring	.....	526 Sutter
Charles Paff, Architect	.....	40 Montgomery
C. O. Fauda, Pharmacist and Industrial Chemist,	.....	1600 Stockton
John Horstmann Co., Chemical Importers	.....	675 Bryant

INCREASE IN LIQUOR LICENSE.

The vote of the members of the Association on the question of increasing the retail liquor license tax having been completed, and the returns having shown that out of a total vote of \$58, only 59 were opposed to an increase and that a very large plurality favored a flat rate of \$400 per annum, the Board decided to take up vigorously the matter of securing an increase in the retail liquor license in this city and to advocate fixing a flat rate of \$400 per annum.

A special committee was appointed to take charge of this work, and was instructed to pro-

ceed at once to bring the matter before the people.

PAVING BRYANT AND FIRST STREETS.

The paving of Bryant street from Main to Beale streets, and the construction of a 30-foot roadway on Bryant and First streets, from Beale street to the Mail Dock, may be considered as practically accomplished. The earnest efforts of the Draymen's Association and of Ex-Commissioner of Public Works A. B. Maguire, initiated this movement over a year ago. Difficulties were met, however, which prevented the execution of the work. The Merchants' Association took up the plan and has been able to remove these difficulties, so that it is now a certainty that the work will be done before the rains begin. While the subscriptions as yet are not quite enough to complete the work, enough have been received to warrant making a start. The block on Bryant street, between Main and Beale streets, will be paved immediately and it is expected that by the time this block is completed, the cost of laying the entire 30-foot roadway thence to the Mail Dock will be secured and this great improvement can proceed at once. The work will be a great relief to team traffic and, moreover, is extremely urgent, as permission to use the state wharves, which are the only thoroughfare at present, is likely to be withdrawn at an early date.

THE BEST SUMMER CITY IN AMERICA.

The Eastern delegates to the annual convention of the American Climatological Association have made a side trip to San Francisco from their place of meeting in Los Angeles, and discovered, to their surprise, and to their chagrin, that we have a climate here that is worth the study of experts.

Their surprise was only remarkable from the fact that they just happened to stumble upon something which there is no good reason the whole world should not have known long ago. Their chagrin arose from the lack of time left in their itinerary to enable them to make a scientific investigation of what they found.

They promise to make a special trip in the future for the purpose, as they think they see here unique conditions for a resort for some of the sick and all of the healthy atoms of humanity.

Some of the delegates are sure that the slopes of Mt. Tamalpais would prove an ideal spot for a tuberculous patient, provided he had no cardiac weakness, and they believe the interior valleys of Northern California would confer equal benefits on an invalid suffering from lung trouble, combined with a weak heart. The suggestion is reasonable.

Probably the most startling fact in climatology is Eastern ignorance of the superb summer climate of San Francisco. Easterners come here in crowds during the winter and spring, to avoid the biting cold and blinding snows of the East and North, but in summer, when they would experience the most welcome change, they shun us like a pestilence. In the summer months they bake in their cities, swelter on their sea-shores, and simmer in their mountains, apparently unconscious that in San Francisco they might enjoy a temperature that would not turn a hair. If our Eastern fellow-citizens could once be brought to realize that while their thermometers are overflowing, ours are registering about sixty-six degrees; that while they are climbing to roof gardens for relief from suffocation, San Franciscans are going about in light overcoats and wraps; that while they are tossing sleepless on heated beds, we are sleeping under light blankets, this city and vicinity would become the ideal summer resort of the continent.—*S. F. Argonaut.*

ADVERTISING BY THE YARD.

Some people still insist on buying advertising by the inch, or foot, or yard.

They are buying pencil marks on paper, rather than ideas.

As a matter of fact some of the most valuable work of an advertising man is devoted to re-

writing, re-planning, and working over his copy so as to condense his story, making it more quickly read, easier comprehended and of greater selling power. At the same time he is saving space, and when it costs \$6.00 a line, as in the Ladies' Home Journal, or even \$3.00 a line, as it does in the Delineator, such a man's work becomes doubly valuable.

A good ad-writer is never a "space-filler." He is a mind filler.—*Pacific Coast Advertising.*

PRUNING KNIFE TO THE MUNICIPAL PLUM TREE.

City Offices Should be Carefully Exported by Disinterested Persons, to Discover where the Money of the Tax Payers can be Saved.

Written for the REVIEW by John E. Quinn, Former Member Civil Service Commission.

[NOTE—Checking the waste of municipal revenues is engaging the attention of workers for good government. In Ohio a law has been passed providing for uniform accounting. A political party in Kansas is demanding the same sort of legislation, and it has been urged for Boston, Baltimore and other Eastern cities. The checking of waste in New York is to be attempted by the New York Merchants' Association, which has hopes of saving that city \$25,000,000 a year by simplifying the municipal book-keeping, and securing the repeal of laws that have made extravagance mandatory. By direction of Mayor Low, the Association's experts will have access to all available data, and they will be assisted as much as possible by the heads of city departments in examining into the affairs of the various offices.

The question whether or not there are more employees on the municipal pay-rolls than are needed to do the work, is one that is always pressing. It is a practical one, and can only be answered after competent investigation. How such an investigation might be made is discussed by Mr. Quinn, a former director of the San Francisco Merchants' Association, in the article below.]

Every citizen who has given the subject thought, or who has investigated the methods of conducting the city's business, is pretty well convinced that a large proportion of the taxes collected each year is absorbed by the unnecessary and increasing number of office-holders in the city's employ. If this is a fact, is it not time to do something to relieve the city from such an unnecessary burden?

Two years ago we made the rounds of the different departments to prepare the scope and questions to be used at the civil service examinations for the various positions. I was impressed with the great number of men and the small amount of work to be done in some of the offices, and I firmly resolved that as soon as the Commission had completed its eligible lists, which I thought would be in about a year, I should devote the remaining time of my term on the Commission to finding out whether I was right in my contention that there were too many men employed by the city.

HOW IT COULD BE DONE.

But the merit system could not be introduced here without a struggle. The work of the Commission was opposed in every way by its enemies, so that it was impossible to carry out the plan.

I should like to suggest, however, how it may yet be done. Let the Merchants' Association set aside a certain sum of money (but if it does not think that this is within the scope of its work, let some one, or a number of taxpayers, contribute the means) to hire experts and a stenographer to go to the different departments and work with the men in each office until they are sufficiently acquainted with the duties and requirements of each department, to be able to render an honest and intelligent report.

To do this thoroughly may require six months or more, but there is plenty of time if it were attended to at once to render an exhaustive report to the Board of Supervisors before the next tax levy. I don't think that there is any doubt as to the Mayor giving his cordial support to the movement.

ORGANIZATION AND ADVANCEMENT.

The efficiency of organization, compared with independent effort, has been so often demonstrated in so many ways there is no longer need of argument to support the claim.

What is now needed is a clear demonstration of the fact that the essence of organized efficiency is in the opportunity it gives to prove and reward individual merit.

Business organizations, when grown too large to be managed on the basis of personal acquaintance, between employer and the employed, of necessity follow systems of promotion based

OHIO'S STRUGGLE TO KEEP DOWN TAXATION.

Checks found in Uniform Accounting, and a Separation of State from County Levies.

Much attention has been given by public officials and legislators to ways and means for getting money from taxpayers. Less attention has been given to ways and means for saving the money thus obtained. The growth of taxation is a serious problem in every State of the Union. Increase in amount there must be, as population and wealth grow, but, if government is efficient, the growth of taxation should be no more, it rather should be less, than the growth of population and wealth; otherwise, it becomes burdensome.

Two measures to check the growth of taxation were before the Ohio General Assembly, 1902. One, a measure requiring all public accounts to be kept by a uniform system to be prescribed and audited by the Auditor of State. This measure is now a law. The other, a measure "For the separation of State from local taxation." This measure involves propositions that were entirely new to the members of the General Assembly and the people of the State.

A measure to apply the principles involved was first introduced in the House of Representatives by Mr. Charles W. Stage, a Democrat, from Cleveland. This was followed by a measure introduced in the Senate by Mr. Frank B. Archer, a Republican, from Bellaire. The two measures were identical in purpose, but different in method of application. Their introduction was considered at first as purely educational, but as the discussion of taxation measures progressed the importance of this measure became more and more apparent, as its sound public policy was understood. It was the most important taxation measure before the General Assembly. The chief, if not the only, objection urged against its enactment was upon the ground of its doubtful constitutionality under the existing Constitution. There can be no objection to it on this ground if the people adopt the constitutional amendment that will be submitted to them in 1903. This fact is regarded as a powerful reason for adopting that amendment.

The simplification of the taxation system that will result from the enactment of this measure is one, but not its principal, advantage. By placing the inducement on *understanding*, instead of *undervaluing*, as a means of reducing a county's share of State taxation, it will check local taxation, and by making every county directly responsible for State requirements, it will check State taxation.

The accounting measure, and this apportionment measure, are the most effective checks on the growth of taxation yet devised. The vote by which the accounting bill was enacted, and the Senate vote on the Archer Bill, No. 191 (it was not voted on in the House) is a record of which the Seventy-fifth General Assembly of Ohio may well be proud.—*Public Policy* (Chicago.)

INSURANCE, AND CHANGE OF NAME.

A manufacturer who forgot to notify the insurance company that his partner had withdrawn from the firm has been obliged to sue for the amount named in his policy. A few days after the change of firm he sustained a considerable loss by fire, and the company contends that at the time of the damage he was doing business under a fictitious name.—*Jewelers' Circular-Weekly*.

QUALIFICATIONS FOR THE WORK.

The expert should be entirely outside of politics, absolutely honest, of good executive ability, fearless and independent. The reason I would have the expert outside of politics is, that it would not be fair to ask any one in office, or with political ambition, to perform this duty, for several reasons; the most important of which is, that he would antagonize every man in office or expecting office, and, while he might command the admiration of the taxpayer and the good citizen in his crusade in the interest of economical government, they are the last ones to depend on for support.

How often does the "good citizen" go to the primaries? How often does he insist that a man who has been faithful to his pledges shall be re-nominated, and, if he is, how often is the nominee re-elected? How often does the "good citizen" care what becomes of him?

RESPECTS TO THE "GOOD CITIZEN"

He simply goes to the polls and generously votes for the men who are nominated by the bosses.

Were I a politician and determined to follow that calling for a living I would repudiate every desire to assist or placate the "good citizen" and would pay full homage to the bosses, who can never be accused of deserting a faithful adherent. Some people may take exception to these remarks. If they do, I would ask them,—when has a public officer been protected or encouraged when he has been faithful to his duty in protecting the interests of the citizens, and when in so doing he has antagonized the men who are looking for the offices?

The civil service system never contemplated that the departments under its control should be stuffed with employes in excess of their needs, and when the Supervisors, in their efforts to justify their opposition to the Mayor, put it on the ground that many of the positions cited by him as unnecessary were civil service positions, there was no justification for their action, and the excuse should not have been accepted by the public.

on results. When advancements are possible, seniority of service may have a sentimental influence, but its weight is as nothing compared with demonstrated fitness for the work to be done.

This fact gives zest to the devotion to business with which every energetic, ambitious man follows his vocation. Men of superior ability are the few among many. Their discovery and selection for advancement by virtue of their own merit is far more certain when they are working with the many than when employed in independent isolation.—*Public Policy*.

MERCHANTS' ASSOCIATION

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FAIRFAX H. WHEELAN.....	Second Vice-President. Southern Pacific Milling Co.
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WALTER E. DEAN.....	Walter E. Dean.
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R. B. HALE.....	Hale Bros.
F. J. KOSTER.....	California Barrel Co.
A. J. MCNICOLL.....	A. J. McNicoll Elevator Co.
CHAS. M. PLUM.....	Chas. M. Plum & Co.
A. J. RICH.....	A. J. Rich & Co.
P. C. ROSSI.....	Italian Swiss Agric. Colony.
ROBERT H. SWAYNE.....	Swayne & Hoyt.
A. H. VAIL.....	Sanborn, Vail & Co.
L. M. KING.....	Secretary and Supt.
GEO. T. WRIGHT.....	Attorney

STANDING COMMITTEES.

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A. H. VAIL.	A. J. RICH.

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R. B. HALE,	F. J. KOSTER.

TRADE AND FINANCE.

ANDREW M. DAVIS, <i>Chairman.</i>	WALTER E. DEAN,
ROBERT H. SWAYNE,	P. C. ROSSI.
C. S. BENEDICT,	

FIRM NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS.

ACCOUNTANTS AND AUDITORS.

Amrath, J. W.....	124 Sutter
Baker, Vawter Co.....	Mills Bldg.
Barrow, Wade, Guthrie & Co.....	Mills Bldg.
Laugdon, Walter G.....	Hayward Bldg.
Phillipps, F. G. & Co.....	Mills Bldg.

ADVERTISING.

Dodge, Al. Co., The.....	47 Van Ness Av.
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ADVERTISING CARDS.

Stuparich Mfg. Co., The.....	141 Fremont
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AGENTS.

Sanderson, Geo. R.....	238 Montgomery
Taylor, H. H.....	Mills Bldg.

AGRICULTURAL IMPLEMENTS.

Deere Implement Co.....	209 Market
Hooker & Co.....	16 Drumm
Osborne & Co., D. M.....	15 Main

ARCHITECTS.

Curlett, Wm.....	314 Phelan Bldg
Curtis, John M.....	126 Kearny
Maggs, Herbert B.....	36 Flood Bldg
Mooser, William & Son.....	14 Grant Ave
Patt, Charles.....	40 Montgomery
Heid Bros.....	Claus Spreckels Bldg
Shea & Shea.....	26 Montgomery
Swain, E. R.....	Crocker Bldg

ART GLASS.

California Art Glass, B. & C. Works....	120 Second
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ART GOODS.

Cohen, H.....	19 Grant Ave
Gump, S. & G.....	113 Kearny
Kennedy-Rabjohn Art Co.....	19 Post
Sanborn, Vail & Co.....	741 Market
Schussler Bros.....	115 Kearny
Vickery, Atkins & Torry.....	224 Post

ARTIFICIAL STONE PAVING.

Gray Bros.....	Hayward Bldg
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ASBESTOS COVERINGS.

McDearmon & Co.....	422 Sacramento
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ASPARAGUS CANNERS.

Hickmott Asparagus Canning Co....	3 California
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ASPHALTUM ROOFERS.

Bonnet, B. & Son....	100 Montgomery Ave
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ASSAYING.

Price, Thos. & Son.....	524 Sacramento
Simonds, Ernest II.....	417 Montgomery

AUCTIONEERS.

Butterfield, Wm.....	806 Market
Chase, Fred H. & Co.....	1732 Market
Dinkelspiel, J. S. & Co.....	115 Bush
Ordway, W. C.....	Cor. 6th and King
Spears, E. S. & Co.....	31 Sutter

HAGS, BAILEY ROPE AND BURLAP.	
Gulf Bag Co.....	709 Front

BAKERS.

Prost, Nicholas.....	336 Third
Simkins & Thorp.....	116 Erie

RELIABLE

BUSINESS GUIDE TO SAN FRANCISCO.

OFFICIAL LIST OF MEMBERS

This list is printed in 6,000 papers, which are read by three or four times as many persons every month.

NOTE.—Our Constitution provides that any business firm in good standing may become a member. Each firm has but one vote, but may be represented at the meetings of the Association by any or all of its members, or by such employees as it may designate for that purpose. There is at present no initiation fee to pay, and the dues are only \$1.00 per month.

HONORARY MEMBERS:

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Ass'n of S. F.

BANKS AND BANKERS.

BOOKS AND STATIONERY.

BROKERS—TICKET.

Cary, L. H.....16 Grant Ave.

Ottinger, A.....620 Market

Cunningham, Curtiss & Welch.....319 Sansome

Brooks, A. F.228 Post

Elder & Shepard238 Post

Hanak & Hargens107 Montgomery

Mitchell, E. H.225 Post

Payot, Upham & Co.204 Pine

Robertson, A. M.216 Post

S. F. News Co.242 Geary

Tauzy, J.233 Kearny

Whitaker & Ray Co., The.723 Market

BOOTS AND SHOES.

BUILDING MATERIALS.

Buckingham & Hecht225 Bush

Cahn, Nickelsburg & Co.129 Sansome

Dietle, Chas.235 Bush

Eisenberg, Henry406 Kearny

Heim, F. L.234 Stockton

Kast & Co.738 Market

Koenig, F.123 Kearny

Kutz, The G. M. Co.103 Mission

Maier, Chas.834 Kearny

Nolan Bros. Shoe Co.312 Market

Philadelphia Shoe Co.10 Third

Rosenthal's Inc.107 Kearny

Siebe Shoe Co.130 Main

Sommer & Kaufmann23 Kearny

Sullivan, J. T.20 Fourth

United Workingmen's Boot & Shoe Co.18 Second

Williams-Marvin Co.569 Market

Young, George H.117 Bush

BOTTLE MANUFACTURERS.

BUILDING PAPER MANUFACTURERS.

Burnell & Co.409 Battery

Hibernia Brewery1225 Howard

National Brewing Co.762 Fulton

Phoenix Brewing Co.528 Noe

Schuster & Kroenke427 Valencia

Union Brewing Co.18th & Florida

Wunder Brewing Co.Scott & Greenwich

BREWERS' & BOTTLERS' SUPPLIES.

Abramson-Heunisch Glass Co.10 Main

Bauer-Schweitzer, H. & M. Co.632 Sacramento

Brick Manufacturers.

Patent Brick Co.240 Montgomery

BOX MANUFACTURERS.

BRIDGE BUILDERS.

S. F. Bridge Co.220 Market

BROKERS—CUSTOM HOUSE.

Harper, F. F. G. & Co.407 Washington

Heise, Chas. Ed. & Co.510 Battery

Mattoon & Danglada508 Battery

Mayhew, F. E. & Co.424 Battery

Reed, George W.500 Battery

Swayne, Hoyt & Co.426 Battery

SW. cor. O'Farrell and Mason

Payle, Lacoste & Co.534 Clay

Boyes, James &

CARRIAGE AND BUGGY MANUFACTURERS.

Babbitt, J. H.....314 McAllister
Glenn, A. G. & J. Q.....1321 Market
Grave, B. & Co.....421 Pacific
Holmes, H. E. & Co.....740 Folsom
Larkins & Co.....651 Howard
O'Brien & Sons, Golden Gate Ave & Polk
Schindler, H. B.....128 Spear
Studebaker Bros. Mfg. Co.....Market & Tenth
Wertsch, William.....100 Golden Gate Ave

CASH REGISTERS.

Autographic Register Co.....523 Market
Freeman, I.....1327 Market

CEMETERIES.

Henderson, John, Mgr. Mt. Olivet Cemetery.....916 Market

CENTRAL PARK ASSOCIATION.

McNeill, D. R.....1187 Market

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co.....661 Mission

CHARCOAL.

Ohlandt, N. & Co.....Indiana and Yolo

CHEMICAL WORKS.

California Chemical Works.....San Bruno Road and 27th
Western Chemical Co.....Office 3214 25th

CHEMISTS.

Curtis, J. M. & Son.....123 California

CHEWING GUM MANUFACTURERS.

American Chicle Co.....27 Main

CHIMNEY PIPE.

Clawson, L. E. & Co.....1340 Market

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co.....617 Sansome

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Pascoe, J. C.....305 Battery
Weule, Louis.....418 Battery

CIGAR AND TOBACCO DEALERS.

Adler, Ben.....101 Powell
Aubin, Aug. H.....1 Grant Ave
Blaskower, M. & Co.....223 Montgomery
Brandt, Jacob.....415 Battery
Carter, Dan P.....842 Market
Gunst, M. A. & Co.....203 Kearny
Heyneman, Herman.....204 Sansome
Jedell, H. L. & Co.....314 Sacramento
Lane & Connelly.....204 Market
Langstader, I. S.....401 Kearny
Lewis, Wm. & Co.....24 California
Michalitschke Bros.....410 Market
Michalitschke, Chas.....101 Grant Ave
Ordenstein, Max.....322 Battery
Plagemann, H. & Co.....709 Market
Rinaldo Bros. & Co.....300 Battery
Schoenfeld, Jonas.....508 Washington
Schmidt & Bendixen.....3 Market
Willard Bros.....636 Market

CIGARETTE MANUFACTURERS.

John Bollman Co., The.....NE cor. Jessie and Ecker

CIRCULAR DISTRIBUTORS.

Weil, W. M. Co.....106 Pine

CIVIL ENGINEERS.

Ferris & Haas.....320 Sansome

CLOAK AND SUIT HOUSES.

Callieau, Armand.....114 Kearny
Columbia Cloak and Suit House.....
Davidson, D. M. & Co.....1022 Market
Golden Gate Cloak and Suit House.....
Kelly & Liebes.....120 Kearny
Livingston & Co.....867 Market
Messenger, E.....145 Post
O'Brien, James.....1023 Market
Stein, J. H. & Co.....716 Market

CLOTHING DEALERS.

Benedict & Turner.....23 Montgomery
Brown Bros. & Co.....121 Sansome
Frank Bros.....535 Kearny
Hirsch Bros.....221 Montgomery Ave
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co.....11 Battery
Jewell, G.....530 Kearny
Kellus, Chas. & Co.....132 Kearny
Mandel, Pusch & Wiener.....128 Sansome
Neustadter Bros.....133 Sansome
Prager, A. J. & Sons.....857 Market
Raphael's.....9 Kearny
Roos Bros.....Kearny & Post
Schwartz, A.....62 Third
Straus, Louis.....11 Sansome
Summerfield & Roman.....Fifth & Market

COAL DEALERS.

Allen, Chas. R.....144 Steuart
Brooks, Peyton H.....Mills Bldg
Frank Bros.....535 Kearny
Hirsch Bros.....221 Montgomery Ave
Hirsch, L. & Co.....927 Kearny
Hoffman, Rothschild & Co.....11 Battery
Jewell, G.....530 Kearny
Kellus, Chas. & Co.....132 Kearny
Mandel, Pusch & Wiener.....128 Sansome
Neustadter Bros.....133 Sansome
Prager, A. J. & Sons.....857 Market
Raphael's.....9 Kearny
Roos Bros.....Kearny & Post
Schwartz, A.....62 Third
Straus, Louis.....11 Sansome
Summerfield & Roman.....Fifth & Market

Morton, Thomas.....674 Geary
Oregon Coal & Navigation Co.....Broadway and East
Peabody, E. & Co.....35 Clay
Resenfeld's John, Sons.....202 Sansome
San Francisco & San Joaquin Coal Co.....515 Safe Deposit Bldg
Stafford, W. G. & Co.....214 East
Wainwright & Easton.....131 Folsom
Wilson, J. C. & Co.....900 Battery

CODFISH DEALERS.

Union Fish Co.....24 California

COMMISSION MERCHANTS.

Allison, D. E. & Co.....117 Washington
Armsby, J. K. & Co.....133 Market
Biagi, D. & Co.....520 Sansome
Caffrey, John.....21 Sutter
Christy & Wise Com. Co.....223 California
Cutter & Mosely.....302 California
Dairymen's Union.....128 Davis
DeBernardi, D. & Co.....409 Front
Demartini, John & Co.....315 Washington
Dempster & Son.....320 Sansome
Dennison, Fieweger & Co.....117 Sacramento
Detels, M. P.....218 California
Dodge, Sweeney & Co.....114 Market
Doyle, H. & Co.....511 Clay
Duffy, J. J. & Co.....304 Washington
Eveleth-Nash Co.....422 Front
Lyden & Co.....111 Front
Freitas, M. T. & Co.....325 Front
Galli, A. Fruit Co.....516 Sansome
Garcia & Maggini.....100 Washington
Getz Bros. & Co.....111 California
Gray & Barbieri.....309 Washington
Greenway, E. M. Vallejo St. Warehouse
Griffin & Skelley Co.....132 Market
Grinbaum, M. S. & Co., Ltd.....215 Front
Guggenheim & Co.....118 Davis
Guichard, Robt. F.....507 Front
Haight, Fred B.....212 Front
Hansen, John R. & Co.....310 Davis
Hilmer & Bredhoff.....36 California
Hulme & Hart.....10 Davis
Hume, R. D. & Co.....421 Market
Hyman Bros.....206 Sansome
Ivanovich, J. & Co.....209 Washington
Kittle & Co.....202 California
Landsberger & Son.....123 California
Leist, C. J. & Co., Sacramento and Davis
Lercari, C. J. & Co.....524 Sansome
Levy, S. M. & Co.....420 Front
Lichtenberg, William.....215 Sansome
Loaiza, W. & Co.....303 California
Lowry, W. G. & Co.....40 California
Macpherson, A. M.215 Washington
Martin, Feuer & Co.....309 Clay
McLeod, Daniel.....321 Bush
Minaker & Welbanks.....501 Sansome
Mitchell & Goodall.....310 Washington
Montealegre & Co.....410 Hayward Bldg
Nardini, A. & Co.....324 Davis
Pettigrew, John M.....210 California
Phillips, M. & Co.....202 Market
Porter Bros. & Co., Washington & Drumm
Price, W. C. & Co.....413 Front
Scatena, L. Co.....104 Washington
Schwartz Bros.....421 Market
Sherwood & Sherwood.....212 Market
Sloss, Louis & Co.....310 Sansome
Southern Pacific Milling Co.....224 California
Sresovich, L. G. & Co.....521 Sansome
Tilden, H. N. & Co.....211 Sacramento
Trobock & Bergen.....505 Sansome
Welch & Co.....220 California
Wetmore Bros.....415 Washington
Wheaton, Pond & Harrold.....110 Davis
Williams, The H. A. Co.....308 Market
Wolf & Sons.....321 Davis
Wolfen, Max & Co.....423 Front
Wolff, William & Co.....216 Mission
Young, Carlos G.....122 Davis
Zentner, J. & Co.Front & Washington

CONFECTIONERS.

Blum, S.....Polk & Sutter
De Martin, L. Supply Co.....112 Front
Gruenhagen & Co.....20 Kearny
Guillet, Chas.....905 Larkin
Haas, Geo. & Son.....810 Market
Hromada, Adolph Co.....222 Battery
Lechten Bros.....1257 Polk
Maskey, Frank.....32 Kearny
Roberts, Geo. F. & Co., Polk and Bush
Rothschild & Ehrenfert.....35 Main
Strohmeier, W. A. & Co.....1006 Market
Seidl, J. & Co.....658 Mission
Townsend, W. S.....639 Market

COOPERS.

Herbert & Vogel.....N.E. cor. Broadway and Front

CORDAGE MANUFACTURERS.

Tubbs Cordage Co.....611 Front

CORPORATION SECRETARIES.

Mohr, Rudolph.....39 Flood Building

COTTON GOODS.

California Cotton Mills Co., East Oakland, Cal.

CRACKER MANUFACTURERS.

American Biscuit Co.....Broadway and Battery
Macdonald, J. G.....1120 Market
Pacific Coast Biscuit Co.....601 Folsom

CREDIT BUREAU.

Credit Agency.....508 California
Merchants' Credit Assn. of Cal.....123 California

CROCKERY AND GLASSWARE.

Anglo-American C. & G. Co.....108 Pine
Cowen-Helmburg Co.....220 Sutter
Nathan-Dohrmann Co.....122 Sutter
Schloss Crockery Co.....403 Market
Sternheim, S. & Son.....528 Market
Wledero, H. O.....Fourth and Mission

CUTLERY.

Helliwell, R.....108 Stockton

DOORS AND WINDOWS.

Kittredge, E. H. & Co.....113 Market
Wilson & Bro.....20 Drumm

DRAYMEN AND STORAGE.

Bekins Van & Storage Co.....630 Market
Beard, J. B., Drayage Co.....22 Drumm
Emmons, G. W.....212 California
Farnsworth & Ruggles.....100 California
McNab & Smith.....205 Davis
Morton Draying & Whse. Co., The.....110 Battery
Overland Freight Transfer Co.....203 Front
Raubinger Bros.....305 Sacramento
Rode, C. B. & Co.....404 Battery
Strauss, K.....118 Battery
Teele & Co.....708 Sacramento
Union Transfer Co.....Bryant and Second
Western Transfer & Storage Co.....323 Front

DRUGGISTS.

Ayers, Edw. N.....229 Leavenworth
Bayley, E. P.....227 Grant Ave
Boericke & Runyon.....231 Sutter
Broemmel, J. G. B.....2501 California
Burnett, G. W.....8 Turk
Clough, Frank.....400 Ellis
Esters von Krakau, W.....25th & Folsom
Fauna, C. O.....1600 Stockton
Ferry Drug Co.....8 Market
Fletcher, David M.....S. W. cor. Van Ness Ave & Geary
Gates, J. R. & Co.....417 Sansome
Lainer, Rd. Drug Co.....639 McAllister
Langley & Michaels Co.....34 First
Leipnitz, G. & Co.....250 Sutter
Lengfeld's Pharmacy.....202 Stockton
Mack & Co.....13 Fremont
Owl Drug Co.....1123 Market
Redington & Co.....23 Second
Richards & Co.....406 Clay
Ryan, D.....3402 Mission
Searby's Pharmacy.....400 Sutter
Schmidt Val.....S. W. cor. Polk & Jackson
Smith, E. J.cor. 5th and Folsom
St. Nicholas Pharmacy.....Market & Hayes
Wakelee & Co.....Bush and Montgomery
Weck, Co., F. A.....127 New Montgomery

DRUGGISTS' SUPPLIES.

Beckett, F. A. & Co.....220 Sutter

DRY AND FANCY GOODS HOUSES.

Bauer Bros. & Co.....21 Sansome
City of Paris Dry Goods Co., The.....Geary & Stockton
Curtin, C.....911 Market
Davis, R. D. & Co., Geary & Grant Ave
Dinkelspiel, L. & Sons.....39 Battery
Graf Bros.....569 Market
Greenberg & Greenberg.....31 Grant Ave
Hale Bros.....979 Market
Kohlberg, Strauss & Frohman.....107 Post
Kennedy, R. T. Co.....1106 Market
Lippman Bros.....495 Hayes
Livingston Bros.....123 Post
Marcuse, M. & Co.....125 Sansome
Michels & Wand.....26 Kearny
Moran, J. M. & Co.....1009 Market
Murphy, Grant & Co., Sansome & Bush
Newman & Levinson.....129 Kearny
O'Connor, Moffatt & Co.....121 Post
Sachs Bros. & Co., Sansome & Bush
Samuels Lace House Co., The D.255 Sutter
Schmidt, Ben. J. & Co.....125 Sansome
Schoenholz Bros. & Co.....110 Sixth
Silverman, J.222 Third
Steen, M. A.1274 Geary
Strauss, Levi & Co.....16 Battery
Weill, Raphael & Co., Kearny and Post
Weinstock, Lubin & Co., Market & Taylor

DYEING AND CLEANING.

F. Thomas Dyeing and Cleaning
Works, The.....27 Tenth
Hickman, Henry.....3915 Sacramento

EDUCATIONAL INSTITUTIONS.

Heald's Business College.....24 Post
S. F. Business College.....1236 Market

ELECTRIC SIGN MANUFACTURERS.

Novelty Sign Co.....19 Turk

ELECTRIC AND MECHANICAL ENGINEERING.

Doble Co., Abner....Fremont & Howard
Electrical Engineering Co.....509 Howard

ELECTRICAL AND RAILWAY SUPPLIES.

Brooks-Follis Elec. Corp.....527 Mission
Cal. Electrical Works.....547 Mission
Electric Railway and Manufacturers'
Supply Co.....63 First
General Elec. Co., Claus Spreckels Bldg
General Supply Co.....537 Mission
Hetty Bros.....126 Eddy
Klein Elec. Works, The J. M.421 Montgomery
Summerhayes, W. R.....627 Howard

ELECTRICAL MACHINERY.

Westinghouse Electric & Mfg. Co.....425 Market

ELECTRO-PLATERS.

Central Plating Works.....22 Jessie
Denniston's San Francisco Plating
Works743 Mission
Golden West Plating Works.....103 Beale
Merle, A. Company.....515 Mission

ELEVATOR MANUFACTURERS.

A. J. McNicoll Elevator Co.....122 Main
Cahill & Hall Elevator Co.....133 Beale
Holman, W. L.....210 Fremont
Otis Elevator Co.....209 Second

EMBROIDERIES AND LACES.

Levy, Jules & Bro.....5 Sansom
ENGINEERS-ELECTRICAL.

Wass, D. D.....34 East

ENGINEERS' SUPPLIES.

Pickthall, M. & Co.....105 Fremont
ESSENTIAL OILS.

Boldeumann, A. C. & Co.....120 First

EXPORTERS AND IMPORTERS.

Jennings, Rufus P.....6 California
Wellman, Peck & Co.....201 Market

FIRE PROOFING.

Western Expanded Metal & Fire
Proofing Co.....415 Claus Spreckels Bldg

FIREWORKS.

California Fire Works Co.....219 Front

FISH DEALERS.

Dryselius & Co.....93 Cal. Market

FLORISTS.

Jacquemet, J. & Co.....506 Eureka
Shibeley, Frank P.....311 Sutter
Shanahan Florist Co.....107 Powell
Sievers & Boland.....25 Post

FORWARDING AGENTS.

Earl, D. W. & Co.....129 Crocker Bldg

FLOUR MILLS.

Deming, Palmer M. Co.....114 Sacramento
Hinz & Plagemann.....120 Mission
Sperry Flour Co.....134 California
Stockton Milling Co.....112 California

FRUITS AND VEGETABLES.

Foster, C. M. & Co.....727 Market
Oney & Goetting.....California Market

FURNITURE-HOUSE AND OFFICE.

Aronson, A.....340 Post
Ateman, William.....335 Folsom
Breuner, John Co.....957 Market
Chicago Clock Co.....113 Grant Ave
Eastern Outfitting Co.....1310 Stockton
Friedman, M. & Co.....237 Post
Fuller Desk Co., The G. H.648 Mission
Fredericks, J. & Co.....649 Market
Indianapolis Furniture Co.....750 Mission
Kriagn Furniture Co.....1015 Market
McCann, Belcher & Allen.....600 Sutter
Milwaukee Furniture Co.....932 Howard
Patteson Co.....16th and Mission
Plum, Chas. M. & Co.....1301 Market
Sloane, W. & J. & Co.....116 Post
Smith, Furniture Co., A. B.123 Ellis
Sterling Furniture Co.....1039 Market
Weber, C. F. & Co.....526 Market
Wilson Bros.....1710 Market
Yawman & Erbe Mfg Co.....Mission and New Montgomery

FURNITURE MANUFACTURERS.

Doernbecher Furniture Co.....27 New Montgomery

FURS.

Berwin & Gassner.....110 Kearny
Hoeflich, Albert.....116 Grant Ave
Kocour, Ad.....121 Post
Liebes, H. & Co.....139 Post
Wallace, Robert.....219 Grant Ave

**GRAPHOPHONES AND PHONO-
GRAPHS.**

Columbia Phonograph Co.....125 Geary
GROCERS.

Bibo, Newman & Ikenberg.....1447 Polk
Clausen, C.....23d and Capp
Cluff, William Co.....18 Front
Coghill & Kohn.....300 Front
De Witt Co., M. C.....600 Oak
Ehlers & Ohlsen.....300 O'Farrell
Ehrman, M. & Co.....104 Front
Foge, J. M.....5th and Mission
Goldberg, Bowen & Co.....432 Pine
Granucci Bros.....521 Front
Haas Bros.....100 California
Hartter, Hayes & Co.....216 Front
Hogan, The Howard H. Co.....104 Pine
Hollmann, Henry.....2805 Mission
Irvine Bros.....1302 Polk
Lennon, John A.....315 Clay
Levi, H. & Co.....36 Market
Meyer, A. & Co.....16 Sacramento
Parks Bros. & Co.....418 McAllister
Rathjen Bros.....39 Stockton
Ring Bros.....19th & Castro
Smith's Cash Store.....27 Market
Stulz Bros.....533 Montgomery Ave
Sussman, Wormser & Co.....
S. E. cor. Market and Main
Tillman & Bendel.....327 Battery
West, Elliott & Gordon.....31 Sixth

GUNS AND AMMUNITION.

Bremer, O. A.....820 Kearny
Clabrough, Golcher & Co.....538 Market
Shreve & Barber.....511 Kearny

HAIR DEALERS.

Goldstein & Cohn.....822 Market

HARDWARE.

Baker & Hamilton.....2 Pine
Bennett Bros.....35 Sixth
Brown, Chas. & Son.....807 Market
Brownlee, J. P.....1612 Market
Dunham, Carrigan & Hayden Co.....19 Beale
Froelich, Christian.....202 Market
Holbrook, Merrill & Stetson.....235 Market
Ils, J. G. & Co.....814 Kearny
Lloyd-Scofield Iron Works.....159 Fremont
Mangrum & Otter, Inc.....581 Market
Marwedel, C. F.....58 First
Montague, W. W. & Co.....309 Market
Montanya, J. De La Co.....606 Battery
Mossford, Moses.....3885 24th
Osborn Hardware & Tool Co.....414 Market
Pacific Hardware and Steel Co.....
Mission and Fremont
Palace Hardware Co.....603 Market
Philpott & Armstrong.....823 Market
Rosekrans, H. & Co.....511 Sixth
Smith, Peter A.....614 Fourth
Tay, Geo. H. Co.....49 First
Taylor & Pritchard.....12 Market
Taylor & Spotswood Co.....135 Fremont

HARNESS AND SADDLERY.

Johnson, J. C. & Co.....122 First
Leibold Harness Co.....211 Larkin

HATTERS.

Collins & Co.....1018 Market
Colman Co.....130 Kearny
Fisher & Co.....9 Montgomery
Kline, Louis & Co.....106 Bush
Lundstrom, K. A.....605 Kearny
Meussendorfer K. & Son.....8 Kearny
Triest & Co.....116 Sansome
Union Hat Co.....578 Mission

HAY AND GRAIN DEALERS.

Anspacher Bros.....214 Pine
Chase, W. W. Co.....1933 Market
Ellis, H. C. & Co.....105 Steuart
Goss, Chas. E.....2100 Mission
Meyer, Albert.....2303 Geary
McRow, Geo. & Co.....303 California
Scott & Magner.....615 Sixth
Somers & Co.....561 Sixth
Vermeil, J. L.....Seventh & Brannan

HEATING AND VENTILATING.

Grannis, J. G. & Co.....565 Mission
Royal Heating Co., Inc.....
S. E. cor. New Montgomery & Mission

HORSE SHOEING.

Odea, Martin.....126 Geary
HOTELS.

California Hotel.....Bush near Kearny
Gallagher, John P.....Langham Hotel
Holm & Saxtorph, Baldwin House...
.....30 Ellis

Hotel Bella Vista.....1001 Pine
Hotel Rafael.....San Rafael
Kingsbury, George W.....Lick House
Kirkpatrick, John C.....Palace Hotel
Occidental Hotel.....Montgomery
St. Nicholas.....Market and Hayes
Turpin, F. L. The Royal.....126 Ellis

HOUSEHOLD UTENSILS.

Wiesler & Co.....22 Second

ICE DEALERS.

Consumer's Ice Co.....420 Eighth
Merchants' Ice and Cold Storage Co.....
.....212 Clay
Union Ice Co.....735 Fourth

INSURANCE.

Ahpel & Bruckman.....209 Sansome
Alliance Assurance Co.....416 California
Baggs & Stovel.....411 California
Berthan, Cesar.....423 California
Butler & Hewitt.....413 California
Com'l Union Assurance Co.....
.....416 California
Craig, Hugh.....210 Sansome
Davis, J. B. F. & Son.....215 Sansome
Dornin, Geo. D.....Hayward Bldg.
Fidelity & Casualty Co.....318 California
Fireman's Fund Insurance Co.....
.....401 California
Forbes, A. B. & Son.....Mutual Life Bldg
German Ins. Co. of Freeport.....337 Pine
Grant, Geo. F.....221 Sansome
Gutte & Frank.....303 California

MERCANTS' ASSOCIATION REVIEW, AUGUST, 1902.

Herold, Rudolph, Jr.....415 California
Ins. Co. of North America.....412 California
Landers, William J.....205 Sansome
Liverpool & London & Globe Ins. Co.,
The.....422 California

Manheim, Dibbern & Co.....217 Sansome
Milwaukee Mechanics' Ins. Co.....
.....410 California
Natham & Kingston.....501 Montgomery
New York Life Ins. Co.....Mills Bldg
New Zealand Ins. Co.....312 California
Norwich, Union Fire Ins. Society.....
.....314 California
Pacific Mutual Life Ins. Co. of Cali-
fornia.....Montgomery & Sacramento
Pacific Surety Co.....Safe Deposit Bldg
Parker, Chas. M. T.....214 Pine
Potter, Edward E.....422 Pine
Preferred Accident Insurance Co.....
.....Mills Bldg

Shields, A. M.....Crocker Bldg
Transatlantic Fire Ins. Co.....213 Sansome

Turner, Geo. W.....315 Safe Deposit Bldg

Vess, Conrad & Co.....204 Sansome

Watson, Taylor & Sperry.....322 Pine

Watt, Rolla V.....Pine & Sansome

Wilson, Horace.....201 Sansome

IRON WORKS.

California Iron Yard.....640 Second
Morton & Hedley.....234 Fremont
Vulcan Iron Works.....505 Mission

.....5 Market

.....204 Front

Hooper, F. A. Co.....Santa Cruz

Hooper, C. A. & Co.....204 Front

Hooper, F. P. & J. A. Co.....4 California

Jones, Richard C. & Co.....739 Bryant

Meyer, Adolph.....1510 Devisadero

Morrison Lumber Co.....732 Brannan

Pope & Talbot.....314 California

Renton, Holmes & Co.....35 Steuart

Scott & Van Arsdale L. Co.....
.....Fifth and Brannan

S. F. Lumber Co.....Third & Berry

S. F. Timber Preserving Co.....223 Folsom

Sierra Lumber Co.....320 Sansome

Simpson Lumber Co.....14 Spear

Truckee L. Co. of S. F.6 California

Union Lumber Co.....Sixth & Channel

Wigmore, John & Sons Co.....29 Spear

JEWELERS.

Baldwin Jewelry Co.....844 Market

Barth, Rudolph.....141 Post

Brittain & Co.....120 Geary

California Jewelry Co.....134 Sutter

Densing Jewelry Co.....1010 Shotwell

Eisenberg, A. & Co.....126 Kearny

Elgin National Watch Co.....206 Kearny

Fershtand, Theodore.....126 Kearny

Glindeman, W.5 Third

Greenzweig, George & Co.....206 Kearny

Hall, A. I. & Son.....643 Market

Huguenin, Adolph.....824 Market

Jenkel, John R.....817 Market

Judis, Alphonse Co.....4 Chronicle Bldg

London Diamond Co.....35 New Montgomery

Lundberg & Hoy.....232 Post

Nordman Bros.....134 Sutter

Phelps & Adams.....120 Sutter

Radke & Co.....118 Sutter

Rothschild & Hadenfeldt.....207 Sutter

Schumacher & Co.....621 Market

Schüssler, M. & Co.....713 Market

Schwartzke K. G.....502 Battery

Schweitzer, Joseph.....707 Market

Shreve & Co.....Crocker Bldg

Sorenson, James A. Co.....103 Sixth

Vanderslice, W. K. & Co.....136 Sutter

JEWELERS' SUPPLIES.

Armer & Weinshenk.....220 Sutter

KNITTED GOODS.

Gantner & Mattern Co.....20 Post

Pfister, J. J. Knitting Co.....60 Geary

LADIES' FURNISHING GOODS.

Davis, Schonwasser & Co.....134 Post

Jacobs & Co.....113 Kearny

Magnin & Co.....920 Market

Marks Bros.....1210 Market

Rosenthal, S. & Co.....937 Market

LADIES' TAILORS.

Caro, A. W.....Geary & Powell

Feder, M.....139 Ellis

Flamm, G.....1435 Polk

Frances, M.....327 Montgomery

Gadner, A.....2012 Fillmore

Lowenthal & Co.....914 Market

Rothschild, M.....526 Sutter

LAMPS.

Boesch Lamp Co.....585 Mission

LAUNDRIES.

La Grande Laundry.....23 Powell

S. F. Laundry Association.....131 Ellis

U. S. Laundry Association.....3111 Sixteenth

LAUNDRY MACHINERY.

Troy Laundry Machinery Co.....583 Mission

LAW BOOK PUBLISHERS.

Bancroft-Whitney Co.....612 California

LEAF TOBACCO DEALERS.

Conradi & Goldberg.....730 Montgomery

Kohlberg & Co.....526 Washington

LEATHER AND LEATHER GOODS DEALERS.

Bissenger & Co.....401 Front

Brown & Adams.....109 Battery

Frank, S. J. & Co.....408 Battery

Harpman & Jansen.....524 Washington

Klopper & Dufer.....209 Mason

Kullman, Salz & Co.....582 Mission

Wagner Leather Co.....306 Clay

.....222 Clay

LITHOGRAPHERS.

Bosqui Printing & Engraving Co.....

.....523 Clay

Britton & Rey.....525 Commercial

California Lithograph Co.....518 Clay

Mutual Label & Litho. Co.2d & Bryant

Roesch, Louis Co.....325 Sansome

Union Lithograph Co.....325 Sansome

LIVERY STABLES.

Cowell, Henry & Co.....211 Drumm

.....222 Clay

PRESS CLIPPINGS.

Allen's Press Clipping Bureau.....230 California
PRINTERS.

Bent & Meyerderks.....40 California
Commercial Publishing Co.....463 Mission
Cubery & Co.....587 Mission
Dempster Bros.....Glen Park Av. & Bond
Eastman, Frank & Co.....509 Clay
Freygang-Leary Co.....113 Davis
Hughes, Edward C.....511 Sansome
Janssen Printing & Binding Co.....23 Stevenson
Monahan, John & Co.....412 Commercial
Munk, R.....805 Mission
Murdock, C. A. & Co.....532 Clay
Partridge, John.....306 California
Pernau Bros.....543 Clay
Phillips, Smyth & Van Orden.....508 Clay
Roberts, John W.....220 Sutter
Spaulding, George & Co.....414 Clay
Stanley-Taylor Co, The.....656 Mission
Sterett Printing Co.....933 Market
Stuetzel & Co.....100 California
PRINTER'S INK.

Reed & Goodman.....513 Sacramento
PRINTING MACHINERY

Swain, Hadwen Mfg. Co.....215 Spear

PROPERTY OWNERS.

Andros, Milton.....320 Sansome
Bishop, Thomas B.....532 Market
Crocker Estate Co.....54 Crocker Bldg
De Vecchi, Dr. Paolo.....Crocker Bldg
Flood, James L.....7 Nevada Block
Felton, C. N.....331 Pine
Hewes, D.....412 Kearny
Hill, Horace L.....124 Sansome
Hooker, C. G.....967 Bush
Parrott, John.....401 Parrott Bldg
Payson, A. H.....641 Market
Pierson, Wm. M.....324 Pine
Pillsbury, E. S.....105 Crocker Bldg
Law, Hartland.....2304 Van Ness Ave
Mackay, John W.....7 Nevada Block
Marye, Geo. T., Jr.....234 Montgomery
Quinn, John E.....2310 California
Rodgers, Arthur.....16 Nevada Block
Shields Estate Co.....324 Bush
Tevis, Wm. S.....Mills Bldg
Wilson, A. W.....Hotel Richlieu

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.....149 First
Jackson, Byron Machine Works.....411 Market

RAILROAD TIES AND TAN BARK.

Bender Bros.....5 Market
REAL ESTATE DEALERS.

Ashton & Gardiner.....411 Montgomery
Babin, Landry C.....413 Kearny
Baldwin & Howell.....10 Montgomery
Baldwin, O. D. & Son.....22 Montgomery
Breese, G. L. & Co.....Hayward Bldg
Buckingham, A. E.....26 Montgomery
Burnham & Marsh Co.....20 Montgomery
Bush, David & Son.....20 Montgomery
Center & Spader.....11 Montgomery
Crim, W. H. & Co.....118 Montgomery
Davis, Alfred E.....230 Montgomery
Easton, Eldridge & Co.....638 Market
Giselman, William, Trustee.....120 Phelan Bldg
Hendricksen, William & Co.....614 Claus Spreckels Bldg
Heyman, Jacob & Son.....117 Sutter
Hooker & Lent.....14 Post
Investors' Agency, The.....137 Montgomery
Madison & Burke.....30 Montgomery
Magee, Thos. & Sons.....5 Montgomery
McAfee Bros.....108 Montgomery
McElroy, R. D.....4 Phelan Bldg
Oliver, B. P.....114 Phelan Bldg
Patterson, Geo. W. H. & Co.....
Pforn, John.....1183 Oak
Rich, A. J. & Co.....112 Montgomery
Schlesinger, Nathan.....304 Montgomery
Shainwald, Buckbee & Co.....210 Montgomery
Smith, Julien.....420 Montgomery
Strassburger, I & Co.....444 California
Umbsen, G. H. & Co.....14 Montgomery
Von Rhein Real Estate Co., Inc.....513 California

RECREATION GROUNDS.

Herman, R.....Harbor View Park
REFINERS.

Selby Smelting & Lead Works.....416 Montgomery
RESTAURANTS.

Bay State Restaurant.....29 Stockton
Berger, John.....332 Pine
Blanco & Brun.....N.E. cor. Eddy & Mason
Breuss, M. A.....70 Third
Christesen, M. A. C.....26 Fifth
Collins & Wheeland.....329 Montgomery
Detjen & Mengel.....35 Market
Galindo, F. B.....133 O'Farrell
Malfanti, J. & Co.....110 O'Farrell
Johnson Restaurant Co.....725 Market
Krone, F. W.....35 Kearny
Larsen, C. G.....16 Eddy
Loupy, Noel P.....126 Geary
Page & Falch.....Turk and Mason
Peterson, P.....623 Kearny
Pouchan & Schiatter.....33 O'Farrell
Prlet, F. & Co.....Geary and Stockton
Ruediger & Loesch.....111 Larkin
Schwarz & Beth.....O'Farrell and Market
Swain, Frank A.....213 Sutter
Techau, R. J.....Mason near Ellis
Westerfeld, P. & Co.....1035 Market
Wicker & Hermanson.....Market and Park Ave
Young, H. H.....228 Kearny
Zinkand, Chas. A.....927 Market

RIGGERS.

Rice, Peter.....17 Howard
RUBBER GOODS.

Bost. Wov. Hose & Rubber Co.....14 Fremont

PRESS CLIPPINGS.

Bowers Rubber Co.....42 Sacramento
Goodyear Rubber Co.....577 Market
G. P. and Rubber Mfg. Co., The.....
.....30 Fremont
Mergan & Wright.....305 Larkin
N. Y. Belting & Packing Co.....509 Market
Occidental Rubber Co.....578 Mission
West Coast Rubber Co.....578 Mission
Winslow, C. R. & Co.....44 Second

SAFES.

Hall's Safe & Lock Works.....605 Market
Hermann Safe Co.....417 Sacramento
Parcells-Greenwood Co.....216 California

SAW WORKS.

California Saw Works.....210 Mission
Simonds Saw Co.....33 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton Co.....122 McAllister
SCOTCH TWEEDS.

Craig Bros.....120 Sutter
SCREEN WORKS.

Quick, John W.....221 First
SEEDS AND GRAIN.

Bowen, E. J.....815 Sansome
Hillens, F.....200 Davis

SEEDS AND PRODUCE.

Volkman, Chas. M. & Co.....408 Front

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons.....17 Spear
Gladding, McBean & Co.....1358 Market
Steiger Terra Cotta & Pottery Works
.....Mills Bldg.

SEWING MACHINES.

Evans, J. W.....1021 Market
Jackson, Wm. E.....612 Montgomery
Singer Mfg. Co.....22 Post
White Sewing Machine Co.....300 Post
Willcox & Gibbs Sewing Machine Co..
.....334 Post

SHEET IRON AND PIPES.

Smith, Francis & Co.....83 Fremont

SHIP BUILDERS.

Hay & Wright.....36 Steuart
Turner, Matthew.....40 California
Whelan, John A. & Bros.....28 Steuart

SHIP CHANDLERS.

Foard, L.....3 Steuart
Josselyn, G. M. & Co.....38 Market
Lewis, Anderson & Co.....24 East

SHIPPING AND COMMISSION.

Alexander & Baldwin, Ltd.....308 Market
Balfour, Guthrie & Co.....316 California
Chapman, W. B.....123 California
Delius & Co.....209 Safe Deposit Bldg
Dieckmann & Co.....421 Market

Eddy, Falk & American Trading Co.....
.....123 California

Grace, W. R. & Co.....N. E. cor. Cal. & Battery
Johnson-Locke Mercantile Co.....

Knudsen, C. N. & Co.....122 Davis
Lund, Henry & Co.....214 California
Marcus, Geo. & Co.....418 California

Mitsui & Co.....415 Safe Deposit Bldg
McNear, G. W.....326 California

Meyer, Wilson & Co.....210 Battery
Moore, Ferguson & Co.....310 California
Newhall, H. M. & Co.....309 Sansome

Otis, McAllister & Co.....109 California
Parrott & Co.....306 California
Pike, Chas. W. & Co.....124 California

Pinet, J. Co.....504 Jackson
Plummer, Geo. E. & Co.....54 Steuart

Spreckels, J. D. Bros. & Co.....327 Market
Ulrichs, J. F.....122 Clay
Webster & Dunbar.....304 Davis

Williams, Dimond & Co.....202 Market

SHIPSMITHS.

Chrestoffersen & Tway.....420 Beale

SHIRT MANUFACTURERS.

Ide, Geo. P. & Co.....516 Market
Lautermilch, The L. Shirt Mfg. Co..
.....328 Bush

SILK MANUFACTURERS.

Carlson-Currier Co.....8 Sutter
Nonotuck Silk Co.....535 Market

SMOKERS' ARTICLES.

Heinlinger, C. P. & Co.....535 Market

SOAP & TALLOW MANUFACTURERS.

Fischbeck & Gootz.....307 Sacramento
Lille, Charles...N.W. cor. Bay & Webster
Luhn, Otto & Co.....117 Diamond
Newell & Bro.....217 Davis

SODA MANUFACTURERS.

Horstmann Co, John.....675 Bryant
SODA WATER MANUFACTURERS.

Becht, J. G. & Co.....304 Stockton
Belfast Ginger Ale Co...Union & Octavia

SPICES AND FLAVORING EXTRACTS.

Rieger, Paul & Co.....141 First

SPORTING GOODS.

St. Germain Billiard Co.....17 Fremont

STAMP DEALERS.

Makins & Co.....506 Market
Sellschopp, W. & Co.....118 Stockton

STARCH MANUFACTURERS.

Everding, J. & Co.....48 Clay

STATIONERS AND PAPER DEALERS.

Blake, Moffitt & Towne.....55 First
Bonestell & Co.....401 Sansome
Crocier, H. S. Co.....215 Bush
Heynemann, Milton.....415 Montgomery
Le Count Bros.....533 Market
Zellerbach, A. & Sons.....418 Sansome

STEAMSHIP AND TRANSPORTATION COMPANIES.

Cook, Thos. & Co.....621 Market
Fugazi, J. F. & Co.....5 Montgomery Ave
International Nav. Co.....30 Montgomery

SAFES.

Occidental & Oriental Steamship Co..
.....421 Market
Pacific Coast Steamship Co.....10 Market
Pacific Mail Steamship Co.....421 Market

SCOTCH TWEEDS.

Stelzer & Kerr.....350 Main
STOVES AND RANGES.

Schleck, John C.....13 Bluxome

SURVEYING INSTRUMENTS.

Lietz, A. Co.....422 Sacramento

SYRUPS.

Colonial Maple Sugar & Syrup Co...
.....3460 Twenty-fifth
Long Syrup Refining Co.....8th & Brannan

Pacific Coast Syrup Co.....713 Sansome

TABLE CEREALS.

Empire Milling Co.....310 Townsend

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Baumgarten, J. & Co.....7 Montgomery

Byrne, Jos. & Co.....1145 Mission

Ford, C. W. R. & Co.....116 Sutter

Reiss Bros. & Co.....24 Sutter

Stein, Simon & Co.....Second & Market

TAILOR TO TRADE.

Hilp, Henry.....569 Market

TANNERS.

Eagle Tannery.....26th & San Bruno Ave

Legallet-Hellwig Tanning Co.....401 Front

Norton Tanning Co.....312 Clay

TANNING EXTRACTS.

California Tanning Extract Co.....

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co.....118 Market

Burmester, Henry W.....1143 Market

Castle Bros.....463 Mission

Caswell, Geo. W. & Co.....414 Sacramento

Foiger, J. A. & Co.....104 California

Guittard Mfg. Co.....119 Front

Hills Bros.....128 Market

Huddleston & Co.....52 Market

Jones-Paddock Co.....26 Fremont

Schilling, A. & Co.....108 Market

Thierbach, Chas. F. & Co.....306 Battery

Tyler, S. H. & Son.....310 Front

TELEPHONE AND TELEGRAPH COMPANIES.

Pacific States Telephone and Telegraph Co, The.....216 Bush

Weihe, E. F.....Supt. Am. Dist. Telegraph Co.

TENTS AND AWNINGS.

Ames & Harris, Inc.....100 Sacramento

Neville & Co.....31 California

THEATRES.

Belasco, Fred.....Alcazar Theatre

Walter Orpheum Co.....113 O'Farrell

TIN CAN MANUFACTURERS.

Union Can Co. of S. F.....Battery & Lombard

TIN PLATE MANUFACTURERS.

Williams, I. B.....Mills Bldg

TITLE INSURANCE.

California Title Ins. and T. Co.....

.....410 Montgomery

TOWEL COMPANIES.

Mercantile T. & L. Co.....251 Jessie

S. F. Towel Co, The.....819 Folsom

TRANSFER COMPANIES.

Commercial Transfer Co.....115 O'Farrell

Morton Special Delivery Co.....110 Battery

Pacific Transfer Co.....20 Sutter

People's Express Co.....20 Market

River Express Co.....10 Drumm

Wells, Fargo & Co.'s Exp.....id & Mission

TRUNKS.

Fifield, E. L. & Co.....63 Stevenson

Hirschfielder & Meaney.....14 Sutter

Malm, C. A. & Co.....220 Bush

Oppenheimer, James.....1 Ellis

TRUSSES AND ELECTRIC BELTS.

Pacific Electric Belt & Truss Co.....

.....105 Ellis

TURKISH BATHS.

Burns, Edw. F.....11 Grant Ave

Greenhood, L. H.....222 Post

MERCHANTS' ASSOCIATION REVIEW.

CIRCULATION, 6,500 COPIES.

Issued monthly at the office of the Association, Mills Building, 7th Floor, Rooms 6, 7, 8 and 9. Telephone Main 5945.

FOR FREE DISTRIBUTION TO MEMBERS and others interested in municipal affairs.

POLICY OF THE REVIEW.

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the REVIEW.

FRANK MORTON TODD, EDITOR

NEW FEATURES FOR THE REVIEW. It is the intention of the REVIEW to present its readers from time to time with articles bearing on the work and calling of the merchant and business man.

This will be in addition to its usual treatment of municipal, social and political topics. Its publishers feel that, in the main, the paper should be a medium for the interchange of ideas concerning the welfare of the entire civic community, since the Association it represents is in no sense one for advancing the interests of any particular set of men. That principle of its policy will not be lost sight of, nor in any degree sacrificed. It is recognized, however, that man doth not live by the spirit only, but needs a little bread with it. And as most of the readers of the REVIEW are practical men, engaged in practical affairs, it is hoped that the paper may be made materially serviceable to some of them through the publication of articles touching more or less directly on the problems of business.

Sometimes these articles will be of general interest, and their justification will be found not in the dollars-and-cents utility of the ideas presented, but in their hoped-for effect in elevating commercial life and making it a more and more worthy pursuit. Sometimes they will relate to special lines of activity, and it is hoped such articles may occasionally give some reader a valuable hint about the conduct of his affairs. Until all life shall have been reduced to a single science, there will always be something for one man to learn from another. The REVIEW does not purpose to engage in the betrayal of anybody's trade secrets, but it does hope that through the interchange of practical ideas that may properly be interchanged some of its readers will be enabled to improve their methods and make two dollars grow where one grew before.

The first of these articles should interest every member of the community. It is a statement by Mr. H. Weinstock, of the firm of Weinstock, Lubin & Co., of his reasons for founding in connection with the College of Commerce of the University of California, a lectureship on the "Morals of Trade." In its views and purposes that was a great act and worthy all praise. If the trust is properly administered, its tendency will be toward eliminating from commercial life the trickster and cheat—who not only defrauds the public, but unfairly injures honest competitors—and toward the uplifting of business morally and intellectually.

The value of such a work to business men is not estimable merely in dollars and cents, but in thousands of dollars and millions of cents. If money could make all men honest, you could probably raise a larger sum by popular subscrip-

tion for that purpose than for a Knights of Pythias convention. And the dishonest business man would doubtless subscribe heavily for his own cure. We believe he is usually that way because he thinks his competitor is, and, paradoxical though it may seem, is dishonest because he wants fair play.

Mr. Weinstock's article will furnish food for thought to everybody in the community. At more or less regular intervals it will be followed by others of a less generally valuable, but more directly utilitarian, character. We hope to provide our readers with little printed lectures on such topics as window dressing, advertising, compensating employees, treatment of employees, attitude toward customers, the functions of the credit man, early closing, deliveries, the giving of premiums and trading-stamps, and any like subjects that may suggest themselves. These papers will be written by men who are engaged in the work of which they write, and we invite members of the Association to interest themselves in the matter and contribute articles of this character, or suggest topics to be worked out by others.

It is hoped that through these means the REVIEW will become increasingly serviceable to its readers, and that their already gratifying appreciation of it will be correspondingly enhanced.

THE CITY'S NAME ON THE GOODS.

On the telephone in this office, and perhaps on the one in yours, is a little aluminum-and-paper apparatus for keeping the transmitter clean. It seems valuable and may come into general use. We wish to call your attention to the legend on it, or on the next one you see in a friend's office. It reads:

Telephone-Hygienic Co.
Los Angeles, Cal.

The inscription is characteristic. You can't use the telephone without being reminded of the southern city. Although the words are probably there to tell you where you can buy the goods, they also have the effect of continually advertising Los Angeles.

And it is not valueless advertising merely because it mentions the name only. A practical politician once told a newspaper man: "I don't care what you fellows say about me, just so you say something. You may say I boiled my baby and threw my grandmother down the well, but *keep my name in print*. If you let the public forget it, I am gone."

The mere repetition of a name is valuable to a man or to a city.

They understand that in Los Angeles. The goods they put out bear the name of the town. If you are using anything from Los Angeles you know it came from Los Angeles. If you are talking to a Los Angeles man he doesn't give you a chance to forget it. He proclaims his town, talks about his town, makes you think about his town.

It is good business and ought to be imitated. Everything that is made or jobbed in San Francisco ought to bear the city's name—every pair of shoes, every hat, every pair of overalls, every wagon, every farming implement or piece of mining machinery. It is one way, and a very effective way, to keep your city conspicuously before the people of the Pacific Coast. Make them think about San Francisco as headquarters.

HOW TO MAKE A GREAT STATE

In their new enthusiasm over the advertising of San Francisco, her people should not forget their late enthusiasm over the irrigating of California. A sure way to make San Francisco a great city is to make it the metropolis of a great state, and one way

to make a great state of California is to irrigate it. One of the dynamic forces in the irrigation movement is William E. Smythe of San Diego, author of the "Conquest of Arid America," a book with the dramatic interest of a novel. Mr. Smythe is, in fact, the only man that has ever succeeded in dramatizing a sage-brush desert. He does it with an irrigating ditch.

Everybody in California ought to read the "Conquest of Arid America," and learn what constitutes the "blessing of aridity." It may be said without fear of contradiction, that the Californian who has not read that book does not appreciate the value of his state nor the magnitude of its resources. Mr. Smythe has been instrumental in organizing a society called the "Constructive League," of which he is the president, and whose purpose is the upbuilding of all California through irrigation. He explained the "League's" proposed mode of operation recently, in an address before the Unity Club of this city. In part, his explanation was as follows:

The Constructive League seeks to compel the attention of the political parties. Our prayer is a simple one: "O, that this day of little politics and little men may pass, and bring in its place a day of large constructive effort, aiming to raise the standard of civilization." The league demands the complete abolition of private monopoly in water. It favors a comprehensive system of public works, built by State and nation, the water to be distributed under State administration. It proposes four specific measures in connection with irrigation, as follows:

First—A board of control of waters, consisting of an expert engineer, a successful business man experienced in large affairs, and a lawyer of high judicial experience; these three to choose an executive officer, to be known as the State hydraulic engineer.

Second—A State appropriation of \$100,000 for the exploration of reservoir sites and the preparation of detailed plans of irrigation works.

Third—The submission to the people of a constitutional amendment authorizing the State to build public works in accordance with this plan.

Fourth—The largest possible national appropriation for irrigation, in accordance with the recommendations of the President's message.

It must not be supposed that the ideas for which Mr. Smythe is laboring apply only to the end of California in which he lives. There is more need of them where an insufficient rainfall tempts to rainfall farming on a mortgaged ranch than where almost absolute aridity permits no such mistake.

The last straw in trust formation has been piled on the back of the long-suffering American public. The Pittsburgh stogie makers have combined.

The broad streets of Columbus, Ga., are being improved by narrowing the present roadway and making parks and lawns in the center and on the sides. According to the Municipal Journal and Engineer, the streets at present vary from 90 to 132 feet in width, and the driveways after improvement will vary in width from 23 to 50 feet.

BUT SOME OF THEM FORGET.

That politician does not live who will not vote for any measure he knows to be sincerely and honestly demanded by a majority of his constituents.—*Public Policy*.

VEGETARIAN VERSE.

See! Gaunt and thin and quite ethereal
Is the man who eats the wrong material.
His face is long, his look funereal.
He's eating meat; he needs a cereal.

Pacific Coast Advertising.





